Hybrid Insurance Plan (HIP)

A HIP plan works like secondary insurance to help cover expenses with your high-deductible primary health insurance. Your employer will provide detailed information on what your HIP plan covers.

You have **TWO** insurance cards:

- Your Primary Carrier insurance card
- Custom Design Benefits' HIP Card (secondary insurance)

Provider Visits

- Give BOTH cards to your provider.
- The provider must first file claim(s) with your Primary Carrier. Then the provider must file claim(s) with the Custom Design Benefits' HIP Plan along with the Explanation of Benefits (EOB) from the Primary Carrier.

Claims submitted to Custom Design Benefits without an EOB from the Primary Carrier will be denied. For claims denied due to a missing EOB, you should contact your provider and request the claim and EOB be submitted to Custom Design Benefits for processing.

Electronic Claims Submission

- Your provider can submit HIP claims to Custom Deign Benefits electronically.
- Claim submission instructions are located on the back of the HIP ID card.
- If claims need to be submitted manually, send the completed claim form and EOB to:

      Custom Design Benefits
      HIP – Hybrid Insurance Plan
      5589 Cheviot Road
      Cincinnati, OH 45247

Important Notes

- It is the responsibility of the provider to ensure the HIP plan is billed as secondary insurance and to provide a corresponding EOB.
- It is the responsibility of the employee to contact the provider with requests for claim re-submission.
- It is the employee's responsibility to contact the provider if claims have not been received by Custom Design Benefits.

Reimbursement

- You will be reimbursed for claims by check or direct deposit.
- To set up direct deposit, complete and submit the Direct Deposit of FSA-HRA form which can be found on the Member page on www.CustomDesignBenefits.com.
- A completed claim form and an EOB from the Primary Carrier are required for reimbursement.

Hybrid Insurance Plan (HIP)

Prescriptions

If your HIP plan includes prescription coverage, you must use the Primary Carrier card first for your prescription(s) in order to get credit towards your deductible with the Primary Carrier.

- Most pharmacies will run your prescription benefit through both insurance programs for you.
- There are some pharmacies that will not process secondary benefits – primarily Walgreens & some CVS. If you use a pharmacy that will not process secondary insurance, you pay up front & then submit receipts with your Primary Carrier Explanation of Benefits to Custom Design Benefits.
- Your employer will provide more information on prescription coverage if your HIP plan includes this.

Monthly Statement

You will receive a monthly statement when there is activity on your account for you or anyone in your family. Online access is also available to review claims, ask questions or request an ID Card (instructions below).

Portal Access

Your HIP Plan includes a Member Portal where you can

- View, print, and request ID cards
- Review status of claims and Explanation of Benefits
- Check deductible and out-of-pocket maximums

To use the Member Portal you first need to register:

1. Go to www.CustomDesignBenefits.com
2. Click on Members
3. Click on Hybrid Insurance Plan
4. On the Welcome page select "Click Here to Register and/or enroll"
5. Click on the drop-down box and select Member.
6. Enter the following information then click Submit.
    - Last 4 digits of your Social Security Number
    - Your birthdate.
    - Your Registration Code which is your 8-digit birthdate (MMDDYYYY) plus the last four digits of your Social Security Number. For example, if your birthday is July 4,1980 and the last four digits of your Social Security Number are 1245, your registration code would be 070419801245.
    - Your First Name and Last Name
    - Your preferred Username and Email address
    - Your Cell Phone Number (optional)
    - Your preferred password (minimum of 5 characters)
7. Check your email for a confirmation email from vbagateway@vbagateway.com. This may take 15 to 30 minutes to arrive.
8. Click the link in the email to complete the registration process.
9. Click to activate your account registration.