

<p style="text-align: center;">LEVEL ONE – INSURANCE VERIFICATION</p> <ul style="list-style-type: none"> • Communication with Agency, Intended Parent, and/or Surrogate to retrieve all items needed to complete the Insurance Verification. • Review of full Evidence of Coverage. • Phone call to the insurance company. • Written professional opinion of policy coverage provided to all appropriate parties within (5) business days of receipt of all requested information to complete Insurance Verification. • Consult with Intended Parent(s). • ART Risk Solutions Insurance Verifications services comply with California Family Code Section 7962. 	<p style="text-align: center;">LEVEL TWO – ACA POLICY MARKET SEARCH*</p> <p><i>*Available only to current clients who have placed an ACA plan through ART Risk and is currently active (paid and current through December 31).</i></p> <ul style="list-style-type: none"> • Initial Consultation – our broker gets to know your situation. • Plan Research – finding the best options for your surrogate. • Written proposal of possible insurance options. • Second Consultation – discussion of plan options and financial/coverage implications. • One-on-one help for the surrogate through the application process. • Confirmation of coverage is emailed to all appropriate parties. • Confirmation of first and second month’s premium being applied to account through preferred payment method.
<p style="text-align: center;">LEVEL THREE POLICY PLACEMENT</p> <ul style="list-style-type: none"> • Available to all interested clients who did not place an ACA plan through ART Risk and is currently active. • Initial Consultation – our broker gets to know your situation. • Plan Research – finding the best options for your surrogate. • Written proposal of possible insurance options. • Second Consultation – discussion of plan options and financial/coverage implications. • One-on-one help for the surrogate throughout the application process. • Confirmation of coverage is emailed to all appropriate parties. • Personalized consultation and assistance throughout the application process. • Confirmation of first and second month’s premium being applied to insurance carrier account through preferred payment method. 	<p style="text-align: center;">LEVEL FOUR POLICY PLACEMENT & MONTHLY MANAGEMENT</p> <p style="text-align: center;"><i>All Level Three items are included for those that enroll in the Level Four service level. The following is also included:</i></p> <ul style="list-style-type: none"> • One (1) Insurance Verification for one policy – if additional policies need review, there would be an additional fee to that of the Level Four service fee. • Third consultation – discussion with any party who wishes to discuss chosen plan. • Monthly policy check – ensuring policy remains in force and assist in resolving potential issues with payments. • Personalized assistance throughout the entire journey. • If filing a grievance or appeal with the insurance carrier is necessary, our Escalations Team will complete this process and provide outcome results to appropriate parties. • Service is complete when agency contract ends with surrogate.
<p style="text-align: center;">LEVEL FIVE – MEDICAL CLAIMS MANAGEMENT</p> <p style="text-align: center;"><i>All Level Four items are included for those that enroll in the Level Five service level. The following is also included:</i></p> <ul style="list-style-type: none"> • Determination of Coordination of Benefits. • Review Explanation of Benefits from the insurance company. • Contact insurance company to determine Coordination of Benefits and concerning claims issues. • Complete tasks necessary to resolve all claims issues. • Communication with providers concerning billing issues and work to resolve issues. • Communication with surrogate and agency to ensure ART Risk has received all bills. • A hands-on approach for all bills and claims to ensure they are processed correctly and according to the plan benefits. • A comprehensive, final report is provided when all claims and bills have been processed. 	