



FAQs

New EBMS-Administered Health Plan Members

EBMS works hard to meet customer service goals established for all areas of our organization. We believe the first part of service starts with educating our members about their benefit plan. We hope this tool will answer your benefit questions, and help you to navigate your benefit plan with EBMS.

Q: WHAT TYPE OF INFORMATION MIGHT I RECEIVE FROM EBMS?

A: EBMS plan members receive information at the time of enrollment, and throughout the year, which highlights programs and services available through your company's benefit also times when our Claims and Eligibility departments require additional information, to correctly process your claim. EBMS will detail what is needed through documentation on your Explanation of Benefits or a personal letter.

Q: HOW DO I KNOW IF A CLAIM HAS BEEN PAID?

A: You can access this information on miBenefits (refer to the Employee Benefit Plan booklet or the go to www.ebms.com and click new user to log in to your personal miBenefits account for the first time). Or, to speak with a Client Service Representative, call the toll free number listed on the back of your ID card

Q: WHAT TYPE OF BENEFITS ARE AVAILABLE THROUGH MY EMPLOYER'S BENEFIT PLAN?

A: You can access a copy of your company's Summary Plan Description (SPD) on your personal miBenefits account. You can also speak with one of the representatives in our Client Service Center by calling your group's toll free number, listed on the back of your ID card.

Q: WHAT IS A PREFERRED PROVIDER ORGANIZATION (PPO)?

A: As part of your company's commitment to provide its members with a high quality, cost-effective health benefit plan, they have secured contracts with certain hospitals, physicians and other healthcare providers, known as Participating Providers. Because these Participating Providers have agreed to charge reduced fees to persons covered under your health benefit plan with EBMS, your company can reimburse a higher percentage of their fees.

Q: HOW DO I KNOW IF MY PROVIDER IS A PARTICIPANT IN ONE OF OUR GROUP'S PPO NETWORKS?

You may access Participating Provider information from the PPO website, or by contacting the Customer Service department of each PPO (this information is available at www.ebms.com). Click on the Find A Provider link on the left side bar of the EBMS home page. The website information and customer service phone number, when available, is also included on your EBMS ID card.

Q: HOW DO I KNOW WHICH PHARMACIES ARE PART OF THE EBMS RX NETWORK?

A: Call one of our friendly representatives at the Rx customer service number listed on your EBMS ID card.



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