



In-Network Providers

A Message from Bill Collins Director of Employee Benefits



As the Director of Employee Benefits, I have had the pleasure of working with many of our clients over the years. While I have observed considerable changes in the insurance world during my time in the industry, one constant has been the existence of “in-network providers”.

In-network providers are healthcare organizations that are contracted with insurance companies. They negotiate discounts and agree upon plan terms, providing protections and cost savings to the member. As your insurance broker, we want to ensure that you are receiving the greatest possible benefit by utilizing in-network providers. We encourage you to take some time this month to access your insurance carrier’s provider search tool and verify that your providers are in-network.

As always, if you need assistance, please do not hesitate to contact our Client Services team at clientservices@infinitybenefitsolutions.biz.

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Have you sent out your Creditable/ Non-Creditable Notices yet?

Medicare-eligible individuals need to be notified if their group health plans prescription coverage is creditable coverage. This means that their prescription drug coverage is expected to pay, on average, as much as the standard Medicare prescription drug coverage. Every year employers who offer a group health plan must send out a written disclosure to all Medicare-eligible individuals (and their Medicare-eligible spouses) covered under its prescription drug plan before October 15th.

Please contact your Infinity Benefit Solutions Account Manager to find out if your plan(s) is creditable. You can also find more information and the model notice letters at the below link:

<https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage>



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