



CrossTech™

INTRODUCTION

CrossTech is a convenience that provides simple advantages to participants in our FlexHRA, FlexMRP and Flex125 programs, including:

- No paperwork (claim reimbursement forms) to complete
- Claims are conveniently submitted for participants
- Information is transferred securely between the carrier and Flex
- It is available with well-renown group carriers.

Simply put, CrossTech allows participants to have their medical, prescription and dental claims automatically submitted to Flex. This means that the participant does not have to submit any paperwork to be reimbursed for eligible expenses that are incurred while enrolled in one of our carrier relationships (those carriers are listed below).

How Does it Work?

- 1) Participant seeks care for an eligible expense.
- 2) Provider sends claim to the carrier. (Please note: All providers submit claims according to their own schedule, which may take as long as two weeks from the date the claim was incurred.
- 3) Carrier adjudicates claim.
- 4) Carrier sends CrossTech™ file transfer to Flex for claims incurred during a specific time period.
- 5) Flex reimburses the participant according to the schedules below.

ABOUT FLEX

Founded in 1988, Flexible Benefit Service Corporation (Flex) is a wholesale insurance firm and benefits administrator. Headquartered in Rosemont, Illinois, we work directly with insurance brokers and offer a deep understanding of the consumer and group health insurance markets.

Flex is committed to finding solutions for rising healthcare costs and promoting plans that offer premium relief. Through our innovative technology, strong industry relationships and superior customer service, Flex is at the forefront of the latest trends and key options in health insurance and benefits administration.

SCHEDULES

Whether or not a participant is enrolled in CrossTech, Flex processes claims and reimburses participants according to the following schedule:

- Claims received by the 5th are reimbursed by the 15th of the month
- Claims received by the 20th are reimbursed by the last day of the month

In addition, Flex receives the electronic file transfers for CrossTech™ from each carrier according to their own schedule, as follows:

- Blue Cross® and Blue Shield® of Illinois - File is sent each week
- Insurers Administrative Corporation® - File is sent each week
- Delta Dental® - File is sent each week

ADVANTAGES

- Claims are submitted more efficiently, and there is no need to wait for the EOB from the carrier.
- Information is transferred securely and is not viewable by others.
- The inconvenience of submitting a claim reimbursement form has been eliminated for most claims

FLEX PRODUCTS



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