



# CrossTech



## Say Goodbye to Paper Claims with CrossTech

Tired of looking for receipts and filling out claim forms? With CrossTech® all of your medical, prescription and dental claims through Blue Cross® and Blue Shield® of Illinois (BCBSIL) PPO plans will be submitted automatically to your Flex Account.\* The portion of the claim that you have to pay out-of-pocket will be automatically reimbursed to you from your Flex Account.

### Benefits of CrossTech

- ✓ No claim paperwork to complete
- ✓ Guaranteed secure information transfer between BCBSIL and Flex
- ✓ Simple, automated claims process

CrossTech  
**eliminates the  
hassles** of claims  
submission!

### You Should Not Enroll in CrossTech if:

- ✓ You are on an HMO plan or any other plan that is not a BCBSIL PPO health plan
- ✓ Your or your dependents are covered under another health plan with coordination of benefits
- ✓ You are covering a domestic partner who is not your covered dependent for income tax purposes
- ✓ You do not want your out-of-pocket expenses automatically submitted to your Flex Account

\*Check with your employer for the Flex Account available to you.

# CrossTech Workflow

Submit your Flex claims automatically!



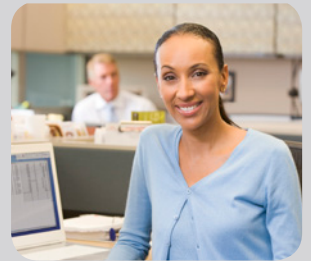
## 1. Point of Service

- ✓ You present your medical ID card to your healthcare provider
- ✓ Your healthcare provider submits a claim to your insurance company
  - *Time frame may vary depending on healthcare provider*



## 2. Insurance Company Claims Processing

- ✓ Your insurance company receives the claim data from your healthcare provider
- ✓ Your insurance company processes your claim
- ✓ Your insurance company sends the claim data to Flex for processing
  - *Generally within 7-10 business days*



## 3. Flex Processing

- ✓ Flex receives claim data from your insurance company
- ✓ Flex processes your claim and applies to your Flex Account
- ✓ Reimbursements are processed on all applicable approved claims
  - *The date your reimbursement is issued depends on your employer's reimbursement schedule*

