

TETON SCHOOL DISTRICT BUY-DOWN PROGRAM

As of September 1st, 2014 American Insurance Service has been administering your “Buy-Down/MERP” program. This had allowed the district to keep your deductible at \$1,000. **Because of the great claims experience Teton School District is going to be able to lower your deductible to \$500 beginning 9/1/18.** This applies to participants who hit the \$500 deductible after 9/1/18. Deductibles will not be credited met before 9/1/18. Keep in mind instead of Blue Cross paying claims at 80% after the \$500 deductible. The School District is paying the 80% after the \$500 deductible until you hit the Blue Cross deductible of \$3,000 individual or \$6,000 Family. After the \$3,000 deductible Blue Cross will pay at 80% up until the Out of Pocket of \$1500 individual and \$3,000 Family. The only way to be reimbursed to the \$500 deductible is to turn your claims into American Insurance Service.

What is the purpose of the Buy-Down Program?

The most important purpose of the plan is to provide medical deductible expenses reimbursement to employees and dependents in a way that allows the benefits to be excluded from gross income for federal income tax.

How do you join the plan?

If you are currently enrolled in medical benefits PPO Blue Cross plan, you will automatically be enrolled.

How do I receive reimbursements from Buy-Down program for my deductible expenses?

Claims for benefits under the Teton School District plan are based on the Explanation of Benefits (EOB's) you receive from your insurance carrier (Blue Cross of Idaho) after medical services. To receive reimbursements you will need to make sure you turn in **ALL** of your Explanation of Benefits from your health carrier to the Buy-Down Administrator. Explanations of Benefits are mailed to you after your medical provider submits claims to your insurance carrier. You can also call the 1-800-627-1188 on back of your health insurance card and request claims printouts periodically.

How do I submit a claim?

You can snail mail, email, or fax with the information provided below

American Insurance Service	Fax: 208-529-4698
425 N Capital Suite B	Email: cs@amerins-serv.com
Idaho Falls, ID 83402	

How will benefits be paid to you?

The employer will reimburse you by check as claims are processed.

What happens if I do not submit my Explanation of Benefits from the health carrier?

If you do not submit your Explanation of Benefits to MERP administrator your deductible will be \$3,000 individual instead of a \$500.

What is the cost of the Buy-Down Program?

There is no additional cost to participate in the Buy-Down Program. It is an added benefit your employer has provided to keep your health plan deductible low.

Will all of my submitted health information be privacy protected?

Yes. Your Teton School District HIPAA privacy officer will follow all privacy laws to insure your private health information is protected. The administrator of the program is also in complete HIPAA compliance.

Can I view my claims online?

Yes if you follow the login instructions provided in the myrsc memo you can view claims in real time online

Do you have a mobile app?

Yes we have a mobile app that is available on Android and Apple. Please review the mobile app instructions