



Your healthcare plan includes two components for your medical benefits.

1. Horizon is your health insurance company and processes your claims submitted by your doctors.
2. The Difference Card helps you pay for, or obtain reimbursement for out of pocket expenses you may incur under your Horizon plan, such as copays, deductibles, and coinsurance amounts.

Below are some frequently asked questions to help you decide who you should call when you have a question related to your medical benefits.

## WHEN TO CONTACT HORIZON\*



- Will my service be covered?
- Does my doctor participate with Horizon?
- I received a bill at home from my doctor. Did Horizon receive this claim?
- Horizon denied my claim. Why was my claim denied?
- Horizon paid my claim under the out of network benefits, but I thought my doctor was in network.
- I lost my Horizon ID Card and I need a new one.

\*If you run into issues with Horizon, please contact Matt McCarthy at Brown & Brown Benefit Advisors. Matt can be reached at 973-994-9333 or mmccarthy@advisorsbb.com.



## WHEN TO CONTACT THE DIFFERENCE CARD

- What are my benefits?
- How much should I swipe my Difference Card for?
- Why didn't my Difference Card work?
- How much deductible and coinsurance will the Difference Card reimburse?
- Did the Difference Card receive the claim I submitted to them?
- When will I receive my reimbursement from the Difference Card?
- Why did the Difference Card deny my request for reimbursement?
- What am I supposed to do with the claim that I received from the Difference Card?
- How much of my deductible is remaining for the calendar year?
- I lost my Difference Card and I need a new one.

