



Fantastic Sams Benefit Plans FAQ's

Q. Who is eligible for this plan?

A. These plans are *exclusively* for Stylists, Managers, and Store Owners of Fantastic Sams. You must be age 18-64 and work at least 10 hours a week. You must enroll during the *Open Enrollment Period – July 1, 2008 to August 15, 2008*.

Q. What are my payment options?

A. You can pay the premium by Credit Card, Debit Card, Automatic Bank Draft.

Q. Who do I call regarding questions about my insurance claims?

A. You can call our Customer Service Center between the hours of 8:00 a.m. to 5:00 p.m. Eastern Standard Time at 800-433-3036 or you can email our Customer Service Center at CSC@caicworksite.com or visit our website at www.caicworksite.com

Q. How do I file an insurance claim?

A. A completed claim form will need to be submitted to our Claims Department for processing. Please complete the claim form in its entirety. Detailed instructions are included along with the claim form. A claim form and instructions may be obtained by calling our Customer Service Center, downloading the form from our website or in your certificate package that you received.

Q. How long do I have to file an insurance claim?

A. There is a one-year timely filing provision in your certificate.

Q: Why do I need to submit a claim form?

A: Technically, if benefits are assigned to your doctor or hospital, you don't have to submit a claim form. The Doctor/ Hospital would receive payment directly from CAIC and balance bill you for any remaining charges. If you aren't assigning your benefits to a doctor or hospital, you would need to submit a claim to CAIC in order to receive reimbursement for the out of pocket expenses you have incurred. If a claim is not submitted, the claims examiner wouldn't know that services were rendered and therefore cannot reimburse you for your actual charges.

Q. Who are eligible dependents?

A. Spouses ages 18-64 and children ages 0-19, or 25 if full time student.

Q. Are pre-existing conditions covered?

A. This plan has no pre existing limitation exclusion except for pregnancy. Pregnancy will not be covered if during the 6 months immediately preceding any insured's effective date: medical advice, diagnosis, care or treatment was recommended or received. Complications of pregnancy will be treated as any other illness.

Q. What are Pre existing conditions?

A. Pregnancy is a pre-existing condition if during the 6 months immediately preceding the insured's effective date medical advice, diagnosis, care or treatment was recommended or received.



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Q. Can I see any Doctor for an office visit?

A. Yes, so long as they are a person, other than yourself, or a member of your immediate family, who is licensed by the state to practice a healing art, performs services which are allowed by his license, and performs services for which benefits are provided by this Plan. If your doctor participates in our network, the services he/ she provides will be offered at a discount price.

To see if your doctor participates in our network, visit www.providerlocator.com Access Code CAIC (this is part of the PPO Discount portion of the plan)*

Q. Can I go to any hospital?

A. Yes, so long as the hospital is legally licensed and operated as a hospital, provides overnight care of injured and sick people, is supervised by a doctor, has full-time nurses supervised by a registered nurse, has on-site or pre-arranged use of X-ray equipment, laboratory and surgical facilities, and maintains permanent medical history records.

To see if your hospital participates in our network, visit www.providerlocator.com Access Code CAIC*

Q. Can I go to any emergency room?

A. As long as the facility qualifies as an emergency facility and is reflected on the documentation sent in with the claim as such.

Q. Do these plans offer dental or vision coverage?

A. No, but it does provide dental and vision discounts, where you can save 10%-50% on dental and vision expenses.

Q. Can I go to any pharmacy?

A. The prescription discount card you receive is through ScriptSave. Upon receipt of your fulfillment papers, you will have access to a website and toll free number that you can call to locate a pharmacy nearest you to receive the discounted rate.

Q. Can I get both brand and generic drugs?

A. Yes

Q. How Do I enroll?

A. You can enroll by either calling our enrollment center at 1-888-883-0080 or visiting the enrollment website www.nebenefit.com/fantasticsams.

Q. How long will it take to process my application?

A. Upon receipt of your application, it will take 10-15 business days to process.

*Applicable to the non-insurance discount portion only.