

# Have questions about your health benefits?

Here's a quick cheat sheet to know who to call!



## Your Insurance Broker

*Advises on specifics of your plan*

- Recommends plan options
- Advises on your plan set-up and coverages
- Answers employer/ employee contribution questions
- Assists with claims questions and concerns
- Provides ongoing employer consultation
- Assists with open enrollment



## Blue Cross Blue Shield of South Carolina

*Underwrites the policy and sets rates*

Call BCBS SC Customer Service for questions at 1-800-760-9290

- Distributes ID Cards
- Answers claims/benefits questions
- Pays claims
- Confirms if provider is in network
- Sets annual premium rates
- Determines plan design options
- Applies premium payments
- Provides Creditable Coverage Letter
- Access MyHealth ToolKit at [southcarolinablues.com](https://southcarolinablues.com)



## Capstone Administrators

*Manages billing and eligibility*

- Provides training on Benefitsolver
- Answers system questions for open enrollment
- Assists with employment changes
- Administers COBRA
- Produces invoices and posts to Benefitsolver
- Answers all billing questions



## Your Association - MASC

*Marketing and administrative support*

- Accepts premium payments
- Remits Association premium payments to carriers
- Sponsors the Trust program
- Oversees Plan with the Trustees