ASO Dental Services Provided by ODS Health Plans

Below is partial list of Dental Services ODS Health Plans offers. We think you'll see with ODS Health Plans you get \underline{more} than claims processing. We encourage you to compare this list with what other companies are able to offer you.

companies are able to offer you. SERVICES	ODS	Other Carrier
CLAIMS PROCESSING		
Automated on-line claims processing system ensures timely, accurate and consistent processing of claims	X	
Coordination of Benefits processing as well as constant coordination of benefits information updates	X	
Subrogation	X	
Third party liability investigation	X	
Screening for duplicate claims	X	
Screening for professionals not licensed by state	X	
"Hold harmless" administration for in network professionals	X	
FULL CUSTOMER SERVICE	X	
Customer service department is accessible both by phone and walk-in; toll-free WATS lines are available	X	
Customer service representatives able to provide status on all processed claims including service date, date processed, date check issued, to whom check was issued, etc.	X	
On-line tracking system provides detailed analysis of all employee, dependent, professional, or employer inquiries due to claims status, eligibility, benefit status as well as other categories	X	
Over 90 percent of all calls to customer service are handled and completed during the initial call	X	
A detailed explanation of benefits is provided to the subscriber and to the professional for processed claims	X	
MAINTENANCE OF ELIGIBILITY		
Monthly eligibility statements that automatically list all employees covered	X	
Customer service department for eligibility inquiries	X	
Issuance of identification cards	X	
Processing of all enrollment data	X	
Maintenance of full eligibility of dependents allowing for verification of student status and identification of ineligible dependents	X	
Monthly billing of groups	X	
UTILIZATION MANAGEMENT		
Monitoring of utilization patterns	X	
LITERATURE		

SERVICES	ODS	Other Carrier
Contracts with groups and agents	X	
Creation of all benefit booklets wording including Summary plan description (with assistance from legal department)	X	
Booklet layout, typesetting and printing	X	
We can provide health education materials and informational newsletters	X	
PROFESSIONAL RELATIONS		
Prepares directories listing professionals for various product lines	X	
Offers a "hold harmless" system for in network professionals where the subscriber is held harmless from any balance due over the fee recognized by ODS Health Plans for in network professionals	X	
Automated review of professionals for appropriate utilization	X	
Offers electronic submission of claims by professionals	X	
INFORMATION SERVICES		
All standard reports prepared without charge; no extra charge for data processing time.	X	
We have state of the art claims system (Imaging)	X	
All processing and information hookup is handled using automated claims processing and a state of the art computer center	X	
Actuarial and Underwriting Services		
Will produce all necessary renewal reports for large groups so that the group is fully aware of the costs involved	X	
Will calculate the renewal position each year for all experience rated groups including the estimate of paid claims and the incurred but not reported claims reserve	X	
For groups of 100 or more, management reports including a detailed analysis of claims processed, analysis of savings, cost management, large claims, claims turnaround	X	
Specific items included in the savings report are:	X	
e) coordination of benefits savings		
f) duplicate claims		
g) noncovered services		
h) plan limit exceeded		

SERVICES	ODS	Other Carrier
Full continuation privileges are provided. This includes continuation required under the COBRA law	X	
Actuarial services including the analysis of future paid claims and special studies	X	
Administration and stabilization reserve for experience rated groups, including the payment of interest on large groups if the stabilization is held by ODS Health Plans	X	
Rating of benefit options as needed	X	
Contract filing with the State of Oregon	X	
STAFF WITH SERVICE		
Marketing staff to assist in agent training and enrollment	X	
We will conduct employee meetings with groups as necessary	X	
Account specific marketing and customer service	X	
Professional Relations staff to assist professional offices	X	
MISC.		
We appoint agents with the state and keep them informed on our products	X	
We pay and account for agent commissions on a monthly basis.	X	
We have legal counsel to advise us and help with contract preparation	X	
We contract with a lobbyist to represent us during the legislature	X	