

FREQUENTLY ASKED QUESTIONS

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GENERAL QUESTIONS

- 1. If I have a question related to my benefits, including Anthem Blue Cross Blue Shield (BCBS) Member ID card(s), claims, or payments, where should I direct those questions?**

All questions related to benefits should be emailed to benefits@franklinperce.edu.

- 2. How soon after emailing should I expect a response?**

If you are seeking an Anthem BCBS Member ID card or your ID Number, Cindy Stoddard will respond to your request within two (2) business days. If you need the information sooner, please email her directly at stoddardc@franklinperce.edu.

If you have a benefits question, including issues related to claims and payments, a representative from Alera Group (previously known as Relph Benefits Advisors) will respond to you within two (2) business days.

- 3. What if I do not hear back within 48 hours?**

If you do not receive a response from either Human Resources or one of our representatives at Alera Group, employees should email Gwen Goodman, Chief Human Resources Officer at goodmang@franklinperce.edu.

- 4. Can I make a change to my Flexible Spending Account deduction?**

Changes to your Flexible Spending Account deduction can only be made when you have a qualifying life event. Those events include life changes such as marriage, divorce, and/or child birth. Please email benefits@franklinperce.edu for additional information on qualifying events.

- 5. Can I make a change to my Health Savings Account deduction?**

Yes, you can change your Health Savings Account deduction. Please email benefits@franklinperce.edu for assistance.

ANTHEM BCBS QUESTIONS

- 1. I would prefer to speak directly to Anthem BCBS regarding my health insurance. What is the best contact information for Anthem?**

Contact information for Anthem BCBS can be found on the back of your Member ID card. If you do not have a card, you can call 1-800-331-1476. You can also visit www.Anthem.com for more information.

- 2. How do I log in to Anthem.com to review my benefits, claims, and other information?**

To log in to Anthem.com, you must first register on the site. You can do so here: <https://www.anthem.com/register/>. You will be required to enter your Member ID number which can be found on the front of your Member ID card.

If you do not have your Member ID number, please email benefits@franklinpierce.edu to receive a digital version.

3. Does Anthem BCBS have an app?

The SydneySM Health app is a free Anthem BCBS app that gives you fast and convenient access to your health insurance information right on your phone. The Sydney app is available in the Apple App Store and the Google Play Store.

You can learn more here: <https://www.anthem.com/member-resources/sydney-app>.

4. What is an Explanation of Benefits?

An explanation of benefits, or EOB, is a statement you get from your health insurance company summarizing how it has processed a claim from a doctor, hospital, technician or other medical provider. An EOB is typically available 7 -10 days after a medical claim is adjudicated.

You can learn more about Explanation on Benefits here: <https://www.anthem.com/blog/health-insurance-basics/how-to-make-sense-of-your-eob/>.

5. Where can I find my EOB?

EOBs are generated following all medical and vision provider visits and are mailed to the member, unless they enrolled in paperless communications through Anthem BCBS. Digital versions, regardless of whether a member has chosen to go paperless or not, can also be found by logging in to www.Anthem.com. Once logged in, click on the *Claims and Payments* tab and then on *Explanation of Benefits Center*.

6. I received a bill from a provider, what should I do?

Questions related to billing are answered on a case by case basis. Please email benefits@franklinpierce.edu and a representative from the Alera Group will respond within two (2) business days.

7. What if a digital version of an EOB is not available?

Please email benefits@franklinpierce.edu.

8. How many visits to a chiropractor is one member allowed in the calendar year?

A member is allowed 12 in-network chiropractic visits.

9. How many behavioral health (therapy) visits are allowed in the calendar year?

Behavioral health visits are not limited within a calendar year.

10. What vaccines/immunization are considered preventive with no cost share for me?

- Chickenpox
- Flu
- Haemophilus influenza type B (HIB)
- Hepatitis A and B
- Human papillomavirus (HPV)
- Meningitis
- Measles, mumps, and rubella (MMR)
- Polio
- Respiratory syncytial virus (RSV)
- Rotavirus
- COVID
- Whooping Cough

11. Can I get an immunization at a local pharmacy?

Yes, you can get them at a pharmacy convenient to you. You also can do this with your medical provider.

12. How can I find out what preventative care benefits are available to me?

Please see the Anthem flyer on Preventative Care Benefits [here](#), which can also be found on the MyBenefits page of eRaven.

WEX BENEFITS QUESTIONS

1. How do I contact WEX Benefits?

Contact information for WEX can be found on the back of your card. The phone number for WEX Participant Services is (866) 451-3245. You can also email customerservice@wexhealth.com or visit <https://customer.wexinc.com/login/benefits-login/> to access your WEX account online.

2. How do I request a WEX Benefit card?

Unlike with Anthem Member ID cards, Human Resources cannot assist you with requesting a card. You can request a WEX Benefit card by calling 1-866-451-3245 or logging in to your WEX account online.

3. Where can I use my WEX Benefits card?

For members who are enrolled in the HRA 65%/35% plan, the WEX Benefits card can only be used for Pharmacy benefits. For members who enrolled in the HSA plan, the WEX Benefits card can be used to pay directly for services rendered by medical and vision providers, and at the pharmacy.

4. How do I log in to WEX?

To log in to WEX, you must first register on the site. You can do so by visiting <https://benefitslogin.wexhealth.com/Login.aspx?ReturnUrl=%2f> and clicking on New User on the right hand side. You do not need a WEX Benefit Card to register.

5. Why do I have to wait for an EOB before I request provider payment from WEX?

An EOB provides the necessary information in order for WEX to process payment to your provider, including your full name, your provider's information, and the claim number.

6. How do I send a payment to my provider through WEX?

Instructions on how to pay your provider through WEX can be found on the My Benefits page of eRaven:

- [Instructions for HRA 65%/35% Plan Enrollees: Payment to Provider through WEX](#)
- [Instructions for HSA Plan Enrollees: Payment to Provider through WEX](#)

If you need additional assistance, please email benefits@franklinpiercedu or stop by the Human Resources Office located in DiGregorio.

7. Does WEX have an app?

The Benefits by WEX app is available in the Apple App Store and the Google Play Store. You can learn more at <https://www.benefit-info.com/wex-mobile-app/>.