



**In person or online –
we take pride in our
superior service!**



Redwood Health Services was established in 1976. RHS provides employee benefit plans and third-party administrative services to large and small employers. RHS has over four decades of experience with plan design and benefits administration. Employers who use our services and benefit plans have experienced significant savings. We are flexible, affordable, and we offer superior customer service.

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RHS Enrollment Process

A typical enrollment process occurs when an employer group purchases an RHS product.

- An RHS employer application, closing document, and W9 are completed and signed.
- Once the employer specifies the benefits, RHS produces a Summary of Benefits (pages 2-3) describing the benefit plan in detail.
- A copy of the insurance carrier enrollment form should provide all the necessary information for our RHS enrollment process.
- Once the enrollment documents are submitted, and payment is received, cards are mailed to each enrollee in the group (the Carrier card and the RHS card). Additionally, a copy of the Summary of Benefits is provided to each employee with an explanation of how to access the benefits and how the cards work.

SAMPLE



Redwood Health Services

ABC Company

Summary of Benefits

Effective date: January 1, 2018

Your Blue Shield health plan pays most of your in-network eligible medical expenses **after** you reach a calendar-year deductible (\$5,500 per individual or \$11,000 per family). Refer to your Blue Shield Summary of Benefits for more details.

Your employer provides funds from a Health Reimbursement Account (HRA) to help pay for your Blue Shield deductibles and out-of-pocket. The table below shows how much your employer pays and how much you are responsible for as a member of the health plan.

Blue Shield – Full PPO Deductible 5500 Plan	Employer Benefit	Member Responsibility
Calendar-Year Deductible - \$5,500/\$11,000		
Individual plan – First \$1,500	\$750	\$750
Individual plan – remaining \$4,000	\$3,100	\$900
Family plan – First \$3,000	\$1,500	\$1,500
Family plan – remaining \$8,000	\$6,200	\$1,800
Calendar-Year remaining co-insurance		
Individual plan – \$850	\$0	\$850
Family plan – \$1,700	\$0	\$1,700
Calendar-Year Out of Pocket Maximum		
Individual plan (\$6,350)	\$3,850	\$2,500
Family plan (\$12,700)	\$7,700	\$5,000
Copays – during and after deductible		
Office visits	Balance	\$40
Diagnostic X-ray & Lab*	Balance	\$15
Advanced Imaging*	Balance	\$30
Outpatient facility Diagnostic X-ray and lab (\$25 copay plus 20%)	Balance	\$15
Outpatient facility Advanced Imaging (\$100 copay plus 20%)	Balance	\$30
Outpatient mental health (20%)	Balance	\$30
Urgent Care (20%)	Balance	\$40
Physical, occupational and speech therapy (20%)	Balance	\$30
Prescription Drug – Express Scripts supplemental		
Generic prescription drugs (\$10)	Balance	\$10
Preferred Brand prescription drugs (\$25)	Balance	\$25**
Non-preferred brand prescription drugs (\$40)	Balance	\$40**

Two Options: Secondary Card or Debit Card

Our payment process involves a secondary card or a debit card. Below is a sample of the secondary payor card.

Billing & Payment Process

As a Redwood Health Services member, you receive two identification cards: one from Blue Shield, and one from Redwood Health Services (RHS). Always present both cards whenever you visit a doctor or other medical provider.



After you present your two cards, here's what happens after a typical visit to your doctor or other medical provider.

1. Your provider sends a claim form to Blue Shield for the services rendered.
2. Blue Shield sends your provider an Explanation of Benefits (EOB). The EOB shows how much Blue Shield paid and the balance due, if any. (Blue Shield also sends a copy of the EOB to you. The copy is only for your records; it is not a bill.)
3. If a balance is due, your provider forwards the claim form and Blue Shield's EOB to Redwood Health Services.
4. RHS processes the claim according to the RHS Summary of Benefits. RHS sends your provider a check and EOB that shows how much RHS paid and the balance due by the employee if any. (RHS also sends an EOB to you.)

Reimbursement Process

Note: In rare cases, a provider may ask you to pay the balance due after receiving the carrier's EOB. If so, pay the provider and request an HRA Reimbursement Form from your employer. (You can also download the reimbursement form at the RHS website, www.rhs.org.) Then fax or mail a copy of the carrier's EOB and the reimbursement form to the address below. RHS will reimburse you directly.

RHS Claims Processing
3510 Unocal Place, #108
Santa Rosa, CA 95403
Fax 707-525-4223



Redwood Health Services

Questions? Call RHS Customer Service at 800-548-7677, extension 2.

RHS Debit Card Summary of Benefits

Below is a sample Summary of Benefits provided to clients using the **RHS Debit Card**.

SAMPLE



Redwood Health Services

ABC Company Plan 1 Summary of Benefits

Effective date: January 1, 2018

Your Kaiser Bronze health plan pays most of your eligible medical expenses after you reach a calendar-year deductible (\$4,800 per individual or \$9,600 per family). Refer to Kaiser’s Summary of Benefits for more details.

Your employer pays the Kaiser medical deductible up to the amount listed below under “Employer Contribution.” The table below shows how much your employer pays and how much you are responsible for as a member of the health plan.



Kaiser Bronze HMO Plan	Employer Contribution	Member Responsibility
Calendar-Year Deductible		
Individual plan (\$4,800)	\$2,500*	\$2,300
Family plan (\$9,600)	\$3,500*	\$6,100
Calendar-Year Co-insurance		
Individual plan (\$1,750)	\$0	\$1,750
Family plan (\$3,500)	\$0	\$3,500

Payment Process

Your health plan includes **two** cards: a **Kaiser identification card** and an **RHS debit card**. Always carry both cards with you.

- Present your **Kaiser** identification card whenever you receive services from a Kaiser facility.
- Present your RHS debit card **whenever Kaiser presents you a bill that can be charged to your deductible**. The debit card is linked to an account that your employer has established for you. Your employer will use the account to pay your Kaiser deductible as listed above under Employer Contribution.

Questions? Call RHS Customer Service at 800-548-7677, Option 2.


Monthly Reports

RHS posts nine monthly reports to a secure website for the employer to view claims activity and trust account balances. Following are samples of some of these reports.

Available on our secure website, the **Monthly Utilization** report (below) summarizes monthly usage by Dollars Paid broken out into categories and a year-to-date summary.

ABC Company
December-10

SAMPLE




2015 Claims Summary Report by Month of Service

Service	Dollars Paid											Monthly	YTD
	Dental	DME	Drugs	ER	Inpat	Lab	Other	Outpatient	Phys Svcs	Rad	Vision		
Jan-10	\$ 127	\$ 10	\$ 813			\$ 30	\$ 150	\$ 990	\$ 1,976	\$ 42		\$ 4,139	\$ 4,139
Feb-10	\$ 127					\$ 148	\$ 22		\$ 953	\$ 32		\$ 1,283	\$ 5,422
Mar-10	\$ 127						\$ 337		\$ 500	\$ 126		\$ 1,090	\$ 6,512
Apr-10	\$ 118	\$ 405				\$ 125		\$ 1,860	\$ 186	\$ 57		\$ 2,751	\$ 9,263
May-10		\$ 43				\$ 121	\$ 246		\$ 314			\$ 724	\$ 9,987
Jun-10		\$ 43				\$ 24	\$ 23		\$ 652	\$ 890		\$ 1,632	\$ 11,619
Jul-10						\$ 199	\$ 28		\$ 452			\$ 679	\$ 12,298
Aug-10		\$ 287	\$ 82			\$ 10			\$ 790	\$ 105		\$ 1,273	\$ 13,572
Sep-10		\$ 43							\$ 189			\$ 232	\$ 13,803
Oct-10		\$ 56				\$ 106						\$ 162	\$ 13,966
Nov-10		\$ 165				\$ 30		\$ 549	\$ 401			\$ 1,146	\$ 15,111
Dec-10		\$ 0				\$ 331			\$ 314			\$ 645	\$ 15,756
% of Total \$	0%	3%	7%	6%	0%	7%	5%	22%	43%	8%	0%	\$ 15,756	
Avg PMPM	\$ -	\$ 1.98	\$ 4.18	\$ 3.55	\$ -	\$ 4.46	\$ 3.19	\$ 13.49	\$ 26.70	\$ 4.97	\$ -	\$ 62.53	

Trust Account Report

Available on our secure website, Trust Account reports are provided to our clients on a monthly basis. The Trust Account report shows the deposit and withdrawal activity for payment and claims purposes and also reflects the current balance in the Trust.



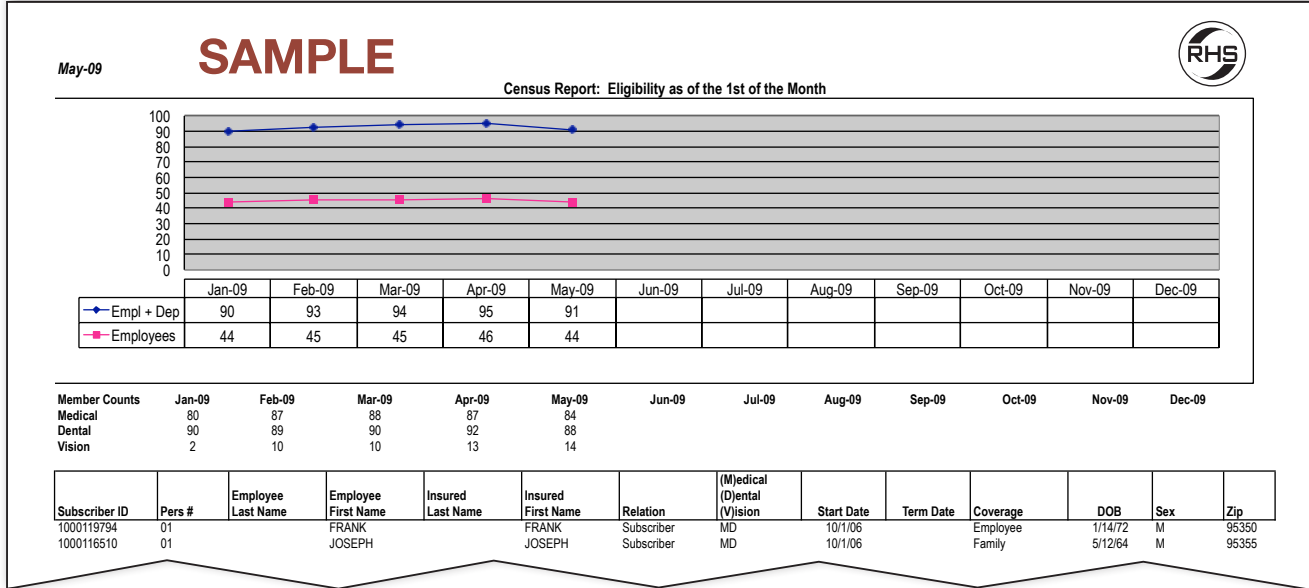
SAMPLE

ABC COMPANY
Jun-14
Bank Account Reconciliation Sheet

DATE	AMOUNT BILLED	AMOUNT PAID	AMOUNT DUE/(OWED)	TRF FOR PLAN COST	TRF FOR CLAIMS	INTEREST RECVD	CLAIMS ACCT BALANCE
1/01/11-12/31/11	714275.95	714275.95		603139.67	103838.39	79.12	7377.01
0/00/12-12/31/12	158236.17	158236.17		137184.38	20261.68		790.11
0/00/13-12/31/13	184193.67	184193.67		167549.20	16163.86		480.61
Jan-14	17532.28	17532.28		16959.00	186.89		386.39
Feb-14	17621.31	17621.31		16959.00	945.42		283.11-
Mar-14	17145.89	17145.89		16959.00	223.51		36.62-
Apr-14	17181.42	17181.42		16236.00	1806.68		861.26-
May-14	15150.51	15150.51		14927.00	292.25		68.74-
Jun-14	18409.68	18409.68		16603.00	926.46		880.22
ACCOUNT BALANCES	1159746.88	1159746.88		1006516.25	144645.14	79.12	8664.61

Census Report

Census reports provided to our clients on a monthly basis.



RHS Explanation of Benefits (EOB)

Below is a sample Explanation of Benefits (EOB) which is mailed to Patient and Provider following claims processing by Redwood Health Services.

Redwood Health Services
3510 UNOCAL PL STE 108
SANTA ROSA CA 95403-2179

Explanation of Benefits

*THIS IS NOT A BILL
RETAIN FOR TAX PURPOSES*

Forwarding Service Requested

*****ALL FOR AADC 940 79
21164 1 AB 0.403
JOHN DOE
1234 MAIN ST.
WINDSOR CA 95492

SAMPLE

Customer Service

If you have questions, please reach out to Redwood Health Services at 800-548-7677.

Participant Information

Group Name: ABC Company
Group #: 12345
Subscriber: JOHN DOE
Member ID: XXX-XX-XXXX
Date: 06/15/17

Claim #: 0000000 **Patient #:** Vendor: SANTA ROSA MEM HOSP
Patient: JUNE DOE **Provider:** SANTA ROSA MEM HOS

Dates of Service	Procedure Code	Total Charge	Covered By Plan	Ineligible Amount	Reason Code	Deductible Amount	CoPay Amount	Colns Amount	Balance Amount	Paid At %	Payment Amount
09/17/2016	456	\$202.32	\$202.32	\$0.00	N4	\$0.00	\$0.00	\$66.77	\$202.32	67%	\$135.55
Column Totals:		\$202.32	\$202.32	\$0.00		\$0.00	\$0.00	\$66.77	\$202.32		\$135.55

Patient's Responsibility: \$66.77

Other Credits or Adjustments: \$0.00
RHS Total Net Payment: \$135.55

Remarks

0181612 N4 OF BLUE CROSS DEDUCTIBLE PATIENT RESPONSIBILITY
0181612 BENEFITS ARE ASSIGNED TO THE PROVIDER

Redwood Health Services Website (www.rhs.org)

The RHS website provides broker, employer, and member access to financial information, reports, and forms to assist their management of RHS products.

Using a secure, streamlined digital platform, **brokers** can view our products and services or manage client information, **employers** can access group reports, trust accounts, and forms, and **members** can examine debit card balance, benefits, and print temporary ID cards.

Other website features include:

- Responsive design for access across mobile and desktop devices
- Convenient access to forms to request enrollment, change of status, reimbursement, and more.
- Updates on regulations regarding the Affordable Care Act, IRS vehicles such as HRA's, FSA's, etc.
- RHS news blog includes helpful tools and expert advice to empower consumer choice and education in the changing world of healthcare.

The screenshot displays the website's navigation bar with links: Home / About / Brokers / Employers / Members / Visitors / News / Contacts. The main banner features a family photo and the text: "Flexible, affordable, medical benefit plans!".

Members View debit card balance, benefits, and print temporary ID cards.
Home / Members

Employers Access group reports, trust accounts and forms.
Home / Employers

Brokers View our products, services and documents, or manage your client information.
Home / Brokers

Employer Services Log In

Username:
Password:

Our site is secured by

Supplemental Card

Brokers, Employers and Members can access their claims information through our secure website portal.

RHS Services

At Redwood Health Services, we offer an array of flexible, affordable health plans that can be individually designed to meet your company's specific needs. Our products include:

- **POP (premium only plan).** This plan allows employees to pay their share of company health insurance premiums on a pre-tax basis, thereby lowering costs for both employers and employees.
- **Health FSA (flexible spending arrangement).** Employees can use this pre-tax account to fund deductibles, copays, and other expenses not covered by their company health plan.
- **Dependent care FSA.** This pre-tax account can be used to reimburse day-care costs for dependent children and adults.
- **HRA (health reimbursement arrangement).** This plan couples a low-cost health insurance policy with an employer-funded account for deductibles, copays, and other expenses.
- **Full COBRA administration.** We offer complete administrative services for COBRA coverage, including premium collections, notifications, and other requirements.
- **Dental and vision plans.** These self-insured plans offer flexible benefits, monthly claims activity reports, and access to many dentists and ophthalmologists.
- **Transportation Plans.** Section 132(f) of the IRS code is a qualified Transportation Plan to reduce the cost of commuting to and returning from work. This benefit can only be provided through an employer.
- **Debit Card.** With our debit card, employees can automatically deduct medical, dental and vision expenses from their RHS health plan accounts. No more receipts to photocopy, no more forms to complete, no more faxes or letters to send. Thanks to the card, our money-saving health plans are easier than ever to establish and maintain.



Contact Redwood Health Services

Corporate Headquarters: 3510 Unocal Pl. #108 • Santa Rosa, CA 95403

TOLL-FREE: 800-548-7677 • FAX: 707-525-4270

REGIONAL OFFICE: Sacramento & Northern Counties • PHONE: 888-705-2324

Customer Service: TOLL-FREE: 800-548-7677, option 2 • LOCAL: 707-544-2010, option 2
FAX: 707-525-4311 • kpass@rhs.org

Sales & Administration

John Nacol, CPA, CEO

License: OD88299
Phone: 707-525-4370
Fax: 707-525-4270
jnacol@rhs.org

Finance

Ron Burton

Phone: 707-525-4269
Fax: 707-525-4398
rburton@rhs.org

Director of Claims

Sandy Sylvers

Phone: 707-525-4209
Fax: 707-525-4223
ssylvers@rhs.org

Provider Network Benefits Coordinator

Kathy Pass

Phone: 707-525-4281
Fax: 707-525-4311
kpass@rhs.org