



Fairos Benefit Plan - Overview

- You are part of an open plan.
- This means every doctor is eligible to deliver services to you and your enrolled dependents.
- You may choose your own doctor.
- If the front desk has any questions or concerns about your insurance, request they call your TPA.
- Your TPA will confirm with the front desk that you are covered.
- Your TPA phone number is located on your member ID card.

Front Desk Questions & Scenarios

What do I tell the provider when they do not recognize my insurance or Member ID card?

Fairos is an open plan that allows you to access your provider of choice. They can call your TPA for any questions regarding your Fairos benefit plan. Your TPA's number is on the back of your Member ID Card.

What if my doctor or hospital has questions about my insurance plan?

- Your doctor or hospital should call your TPA. Their number is on your Member ID Card.
- Your TPA will handle any questions regarding your Fairos benefit plan.

What happens if the provider requests payment at time of service?

- Confirm with the provider they called your TPA to verify benefits.
- Any applicable co-pays will need to be paid at time of service.

What happens if the provider won't accept my insurance?

- Call your TPA for further assistance.

How do I find a provider that will accept my insurance?

- Our plan is an open plan, meaning you can go to your provider of choice.
- If you're having difficulty finding a provider to accept your insurance, you can call your TPA.
 - Your TPA will assist in finding an alternative provider that can provide the medical services you need.