

Administrative Services Only

Healthplex's Administrative Service Only (ASO) plans provide you with expert guidance and superior management. We can help you design and implement a customized program with a wide range of features. As dental is our only business, we will pay attention to the details and follow your plan specifications to the letter. When you combine our skills with state-of-the-art technology, the result is quality service at a reduced cost. Be assured your enrollees will receive the exact benefits to which they are entitled and you will benefit from the savings! The low administrative service charges you pay will be significantly outweighed by the reduction in dental expenses you can expect with Healthplex on your team.

Healthplex provides many services to your group including:

- ◆ Plan development and design
- ◆ Actuarial determinations and recommendations
- ◆ Professional review of claims
- ◆ Correspondence with providers
- ◆ Predetermination of claims
- ◆ Claims adjudication
- ◆ Produce and mail Explanation of Benefits (EOB) forms and checks
- ◆ Claim history maintenance
- ◆ Utilization reports by procedure, patient, and/or provider
- ◆ COBRA benefit processing
- ◆ Quality Assurance/Utilization Management Programs
- ◆ Superior Customer Service Department for toll-free member inquiries

What is ASO?

An Administrative Services Only (ASO) Plan, sometimes called a Self-Funded dental plan, is NOT insurance. It is where the employer pays a low monthly fee per employee for Healthplex to administer the employer's customized dental plan. The employer pays the costs incurred by its employees for dental claims. Instead of paying monthly premiums, the group pays monthly fees plus dental costs.

Why do groups often save money when they self-fund?

Groups often save money because they are not paying for the risk involved for the administrator to pay for the group's dental services. They assume their own risk.

Who should self-fund their dental plan?

ASO can be the right choice for most groups larger than 100 employees. In most cases, groups will save on their dental costs. Healthplex can help you decide if ASO is the right decision for your organization.

What are the benefits to an ASO plan?

Groups have total flexibility. Plans can be customized down to each and every detail. Groups can decide coverage levels, if they want to offer in and out-of-network coverage, age limitations, service frequencies, etc. Groups can also choose among Healthplex's different dental panels giving them even more control over costs.