



Claims and Benefit Assistance Resources

Your DALRC Retiree Benefit Trust Board is providing you with the following resources to guide you in accessing service for your benefit plans.

Insurance Company Contacts:

Medical Claims and Benefits (The Hartford) Administered by Marsh

- Customer Service: 1-877-325-7265
- Hours: Mon-Fri 8 a.m. - 9 p.m. EST
- Visit www.dalrcbenefitplans.com and click on “My Account” for information including medical benefit plan details and medical claim and eligibility status.

Prescription Drug Plan (Medco)

- Customer Service: 1-866-544-3740
- Hours: Available 24/7 (*except Thanksgiving and Christmas*)
- Visit www.medco.com/medd/dalrc for information including estimation of your annual drug costs and information about generic drugs and the mail order program.

Hearing Service Discount Plan (EPIC)

- Customer Service: 1-866-956-5400
- Hours: Registration representatives available 24/7
Hearing Counselors hours: Mon-Fri 12:00 p.m. – 8:00 p.m.
- Visit www.epichearing.com for information including plan benefits/services and pricing of assistance devices (i.e. TV amplification, hearing aid compatible cell phones).

Dental (Cigna DHMO)

- Customer Service: 1-800-244-6224
- Hours: Mon-Fri 7 a.m. - 9 p.m., Sat 7 a.m. - 6 p.m. EST
- Visit www.mycigna.com for information including details of your dental benefit plan and claims history/payment status.

Dental (MetLife PPO)

- Customer Service: 1-800-942-0854
- Hours: Mon-Fri 8 a.m. – 11 p.m. EST
- Visit www.metlife.com/mybenefits (employer name = “DALRC”) for information including details of your dental benefit plan and claims history/payment status.
- *Important note: If you are a Spouse/Survivor, you must identify yourself with your own SSN, not your spouse’s SSN for MetLife to access your benefit plan and eligibility.

Vision (Superior)

- Customer Service: 1-800-507-3800
- Hours: Mon - Fri 8 a.m. - 9 p.m., Sat 11 a.m. - 4:30 p.m. EST
- Visit www.superiorvision.com for information including benefits/claims information and printing additional ID cards.

Billing and Eligibility Verification

For all Insurance Plans: To speak with a representative, call our Plan Administrator (Marsh), at 1-877-325-7265, Monday through Friday from 8:30 a.m. to 9:00 p.m. (EST).

Please Note:

If you do not feel comfortable with the answers you receive at any of these numbers, ask for a supervisor and discuss your issue with this person until you are satisfied. The answer should make sense to you. It is OK to call back later with more questions. Medical Plan Members are encouraged to call Health Advocate for additional help with any matter. You may also reach any of the insurance companies through the DALRC Retiree Benefit Trust Service Center at 1-877-325-7265, Monday through Friday from 8:30 a.m. to 9:00 p.m. (EST).

Health Advocate (for Medical Plan Members)

Health Advocate is one call away for assistance, resources and issue resolution, including but not limited to:

- The Trust’s insurance and Medicare’s plans/services
- Explanation of Benefits from insurance companies
- Bills from providers
- Issue resolution
- Helpful information concerning a diagnosis
- A recommended plan of treatment
- The best specialists and hospitals

Space is not sufficient to cover all information and services that are available to you, your parents and parents-in-law. If you need help for any element of health care, call Health Advocate and get your Personal Health Advocate. **Call the DALRC Retiree Service Center at 1-877-325-7265 and press “1” for Health Advocate.**

Important Resources for Medical Plan Members

Your membership in the Trust Medical Plan goes well beyond helping you pay for medical expenses. Call Health Advocate at 1-877-325-7265 for details and information about how to access about the following services:

Travel Assistance

Toll-free access 24/7 to assistance when travelling 100 miles or more away from your primary home with matters such as:

- Pre-trip planning
- Emergency medical assistance
- Emergency personal services

Identity Protection

Identity theft recovery services are available toll-free, 24/7. Your case worker will assist you with matters such as:

- Contacting the 3 major credit reporting agencies
- Contacting your bank and credit card companies
- Alerting the Social Security Administration and IRS

Estate Guidance

A service to help you create a simple legal will quickly online, with the support of licensed attorneys if needed.

Important HIPAA Note:

The Health Insurance Portability and Accountability Act (HIPAA) is the law that protects the privacy of every individual's Protected Health Information (PHI).

The Retiree Benefit Trust Board cannot accept PHI in any written or verbal communications from you. It is **against the law** for us to have **any PHI**.

If you contact a Trust Board Member and your communication involves PHI, we will immediately advise you to call Health Advocate. If your contact is by phone we will advise you why your call must be terminated, if PHI is received via email, the message will be deleted, and any letters including PHI will be shredded. These actions are required to protect your personal information.

Your Personal Health Advocate is the appropriate resource for obtaining assistance on any Trust Plan, and much more. Please remember that Health Advocate is not Marsh, and is not an insurance carrier. They are an independent support service available to you.

Remember, Trust Board Members are your last resort if you have contacted a Personal Health Advocate and you feel your questions were not addressed in the manner you needed. If that should occur, please do contact us including NO PHI, and we will forward your concern to J. Smith Lanier & Co. to see that the matter is resolved and any necessary corrective measures are taken.

Call Health Advocate at 1-877-325-7265 with any healthcare related question for a Personal Health Advocate. They are equipped to handle your PHI appropriately and to resolve your questions and concerns.



This communication piece provides a general overview of the DALRC Retiree Benefits Trust benefit plans. Complete details can be found in each Plan's Certificate and Summary Plan Description. In case of conflict between this guide and a Certificate/Summary Plan Description (SPD), the Certificate/SPD will govern. You may find all Plan Certificates and SPDs on www.DALRCbenefitplans.com; or request them by calling 1-877-325-7265.