

Frequently Asked Questions:



Where do I find a doctor in my area or check to see if my doctor is in the network?

To search for a doctor, simply [click http://www.firsthealthlbp.com](http://www.firsthealthlbp.com)

Where do I find a network dentist in my area?

You can visit any dentist and receive discounts on dental care through your dental benefits.

What does my plan cover?

For a quick overview of plan benefits, click on the link that says “learn more” next to the plan that interests you. You can also download a brochure for more information through a link on this page.

How can I be sure that a certain medical procedure or service is covered?

For a more detailed explanation of your benefits, contact member services at 1-800-964-7096.

My medical doctor doesn't recognize Ternian Insurance Group. What is the name of the insurance?

The “underwriter” of the insurance is AXIS Insurance Company. This is the company that pays for your claims.

I have not yet received my ID cards. What should I do?

You can click on the “Important Documents” tab to download and print temporary cards.

Why was a certain medical procedure or service not covered?

For more detailed information about your benefits and coverage, contact member services at 1-800-964-7096.

When does my coverage become effective?

The start date of your coverage is selected by your employer group. Feel free to ask your supervisor or HR manager for more details.

Why does my account still say “Pending”?

Your account is currently waiting on employer approval. Once we have received confirmation from the employer, we will approve your account and issue ID cards at that time.

I have been told that I pay for my plans directly. How do I make payments?

Depending on how your group is set up, you can make payments either through a Visa, MasterCard, or Discover debit or credit cards or by submitting your banking information.

When is this payment due?

Payments are automatically deducted on the 20th of each month, for the next full month's coverage. For example, the payment you make on March 20th will pay for coverage from April 1st through April 30th.

I want to make changes to my dependents or coverage level. When can I do that?

Changes to your coverage level, dependents or product selections can only be done during your company's open enrollment period, unless you have had a “qualifying life event.” These include the birth of a child, marriage, a spouse's loss of other employer coverage, adoption and divorce. If you have had a qualifying life event, you will need to speak with your employer for instructions on submitting the change.

How can I find out if my medication is covered?

The prescription drug portion of our products is managed by RxEdo. For specific questions about what drugs are covered and at what cost, you should call them directly at: 1-888-879-7336, Option 2. Be sure to have your ID card ready when you call.