**Premium Saver**

**Prior Plan Deductible Credit**

The Prior Plan Deductible Credit rider allows a group to receive deductible credit towards their Premium Saver deductible. This rider prevents the possibility that an employee might have to pay their deductible or a portion of their deductible twice during the first year of the contract. **This rider does not give credit for prior plan coinsurance amounts paid before the contract year of this plan.**

**Proof of Credit may be submitted in 2 ways:**

1. **Report from Major Medical Carrier** –This is the best way. Please send this report in with the group submission and include all of those to be insured under the Premium Saver. Preferably in Excel.

Must include:

* Time period report is for – Dates
* First Name, Last Name, SS#, DOB, Amount applied to deductible

1. **EOB from Major Medical Carrier** - with date prior to effective date of Premium Saver plan which shows amount of deductible met at that point through the year.

**Submission**

Again the best way is to get a report from the major medical carrier and send in with the group submission or within 30 days of the group’s effective date. This should allow processing before claims are submitted from providers. If submitted after those dates then please allow time for processing report and reprocessing all of the back claims which were submitted on a member. This is a very slow process it and often results in a frustrated client.

The information should be emailed to [Shannon.lea@morganwhite.com](mailto:Shannon.lea@morganwhite.com) and notated that this is Prior Deductible Credit Report with the Groups Name and Group Number. Shannon is responsible for receiving, documenting the systems, preparing the files, and sending to the person who will process. **If you have questions about the credit or processing please send those to** [**claims@morganwhite.com**](mailto:claims@morganwhite.com) **or call 1- 888-888-2519**.

**Notification**

When Prior Plan Deductible Credit is submitted and processed the member will receive an EOB in the mail as proof of credit. The EOB will list Deductible Credit as Provider and give the amount the member is receiving credit for. The credit will also show on Claims History/Itemizations if provided.