



PRES WHITE AGENCY, INC
A Maxon Company

Pres White Journal

Pres White Agency, Inc.
 1-800-826-2966

76 North Broadway Irvington, NY 10533
www.preswhite.com

From
GEORGE J. COHEN



Points of Interest

- Don't overlook NYSDBL coverage for your clients.
- New easy to quote dental and vision plans now available.



- * All Major Insurance Carriers
- * Sales Assistance and Presentation
- * Full Brokerage Commissions
- * Courteous & Professional Service

www.preswhite.com

Google Keyword:
PRES WHITE

Issue XXXI

July, 2010

CAUGHT IN THE MIDDLE

Many of you who have Empire Blue Cross & Blue Shield clients have been watching with concern the situation with the Stellaris Health Network. (White Plains Hospital, Northern Westchester Hospital, Phelps Memorial Hospital and Lawrence Hospital Center). In this case, Stellaris has suspended their inclusion in the Empire Blue Cross & Blue Shield Network as of April 1, 2010.

Remember, emergency care and emergency admissions will continue to be covered at any non-participating hospital, including the Stellaris facilities. Please check with Empire to make sure.



be aware of is that a hospital may be in-network but an anesthesiologist or lab that the hospital uses is out of network. When a claim is denied or paid at a lower reimbursement level, the insured will receive an Explanation of Benefits Statement. If the patient feels that their claim was incorrectly evaluated, they can follow the appeals process listed on the EOB statement.

Negotiations at the time of this article have not been settled and BCBS members can only access these facilities on a non-network basis. The negotiations centering around reimbursement levels has failed to come to any agreements. We are continuing to monitor these discussions.

In situations like this, many insureds are caught in the middle. When this happens, there may be unpaid claims or claims paid at the lower out-of-network reimbursement levels.

It is important that the employee becomes familiar with their plan. Some other things an employee should

As the travel season continues, keep in mind your health plan may not cover you overseas. Please call us for travel medical plan options.

Group Products

- Medical
- Life
- Dental
- Long Term Disability
- NY State Disability



WWW.PRESWHITE.COM

Individual Products

- Life
- Medicare Supplement
- Disability Income
- Long Term Care
- International Travel
- Sole Proprietor Medical