

Monthly Newsletter

S+H BENEFIT SOLUTIONS INC

February 2025



CEO - SARAH BRIENZA

Understanding Your Health Insurance: Updates, Answers, and Support

January brought its fair share of challenges in the insurance world. We know how frustrating these situations can be and recognize that clear communication is important in helping you navigate your health insurance. This month's issue covers the notifications you've received from BBP and what they mean, the different entities involved in handling your health insurance and what we do, how we use Employee Navigator to keep you informed, and addresses some of the concerns and frustrations we've heard from you.

Our priority is ensuring you feel supported—while some issues take time to resolve, rest assured that we are committed to finding solutions and making sure you and your loved ones are well taken care of. We are also launching an employee survey to get an idea of how you are feeling about your insurance and about us! Let's get started!

Sarah Brienza

In this newsletter
you can expect:

BBP Notification

Provider's Not
Billing Insurance

Employee
Navigator

Who's Who?

Birthday's

Website/Survey



Date: 1/15/2025

Employer: Canton Central School District

Document Tracking Number: 2542-8147-8781

Date	Posted Amount	Account Description	Settlement Date:	Sequence #
11/19/2024	\$95.88	HRD	11/21/2024	50136451
11/19/2024	\$235.88	HRA DED	11/21/2024	50136452
12/3/2024	\$94.95	HRA DED	12/4/2024	50330759
12/5/2024	\$83.91	HRA DED	12/6/2024	50334580

BBP Notifications

At the beginning of January, you may have noticed notifications on your BBP account requesting “receipts.” These receipts, formally known as Explanation of Benefits (EOBs), are documents provided by Excellus that detail how much of a claim has been applied toward your deductible. Essentially, they serve as a breakdown of what your insurance has covered and what you may be responsible for.

To simplify this process, most of you have already linked your BBP account to your Excellus account. This integration allows BBP to automatically retrieve the necessary EOBs, reducing the need for manual uploads or additional documentation on your end. As a result, this should minimize any disruptions or extra steps for you moving forward.



Providers Bypassing Insurance

Recently, more mental health providers have chosen not to bill insurance directly, leaving members responsible for handling claims themselves. If you're experiencing this, please reach out to us so we can review your account. These providers are considered out-of-network, and an audit may be necessary. We understand this can be confusing, but given the current trends in insurance, it's becoming increasingly common. We're here to help!



Employee Navigator

Employee Navigator is our primary way of communicating with you and providing essential plan documents. However, we've heard that these emails often resemble spam and are being overlooked. We're working on updates to make them more recognizable and ensure they stand out. These emails contain important information about your benefits, so it's crucial to stay connected. If you're not yet set up with Employee Navigator, please reach out so we can assist you. And if you're unsure how to use it, we've included an informational guide at the end of this newsletter.

Who's Who? Learn what each entity does!



S+H Benefit Solutions

We are your insurance broker, we help design benefit plans for your company. We help guide you through plan options, assisting with claims, and providing ongoing support. We help to make sure you have the resources and answers you need to get the most out of your benefits.



Excellus BCBS

They are responsible for your insurance and determine what is covered and what is not, along with all the details of your health plan.

To assist you with any claims issues, they require us to have a HIPAA form on file.



BBP Admin

BBP is your Third Party Administrator (TPA). They issue the blue debit card used for pharmacy and doctor visits and help manage the allocation of funds for each transaction. To ensure that purchases are properly applied and align with your deductible, they require Explanation of Benefits (EOBs) for some transactions.



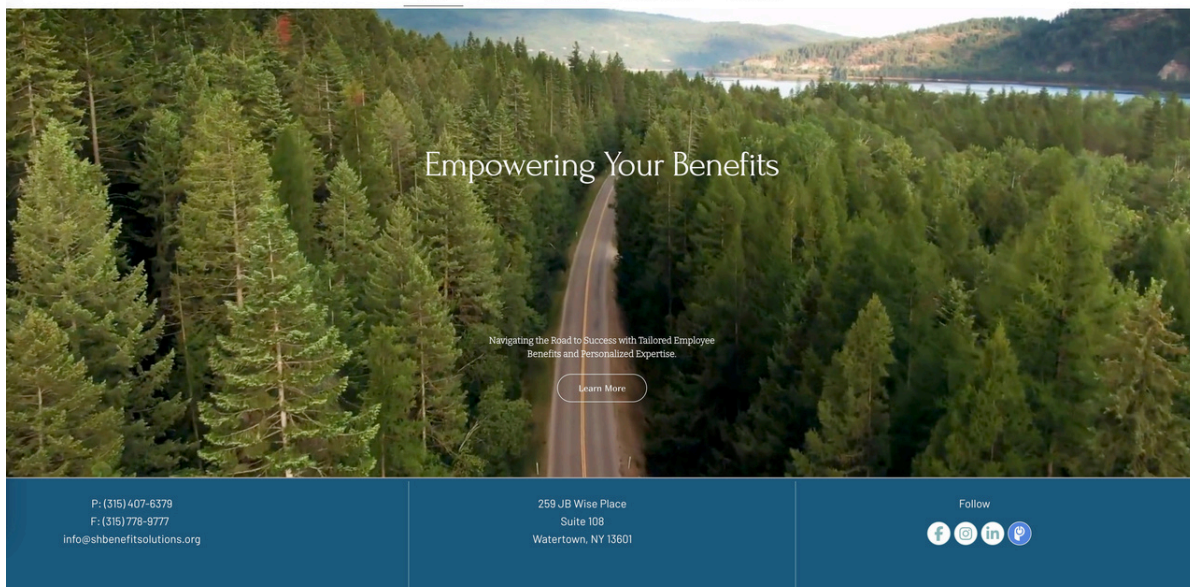
Employee Navigator

This platform is used for your open enrollment and to provide all your plan documents specific to your employer.

We also use it to keep you updated on any important changes or events related to your insurance.

February Birthday's

We want to take a moment to wish a very Happy Birthday to all those celebrating in February! May your special day be filled with joy, laughter, and all the things that make you happiest. Cheers to another wonderful year ahead! 🎉🍰🎈



S+H Website Is Your One Stop Shop For All Your Access

The S&H website is your go-to resource for everything you need in one convenient place!

Easily access **Employee Navigator**, **BBP Admin**, and your **Excellus account** and submit a **Service Ticket** with just a few clicks.

Plus, stay informed with our **monthly newsletters**, all housed right on the site. Visit **S+H Benefit Solutions Inc.** today and stay connected!

Employee Survey Out

Your feedback matters! Our **Employee Health & Broker Survey** is going out this week, and we encourage you to take a few minutes to complete it. Your responses help us understand your needs and improve the benefits and support we provide. This is your chance to share your thoughts—don't miss it!

Thank you for reading!

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