

Combined Billing Frequently Asked Questions

1. What ancillary products can BlueCross BlueShield of Tennessee (BLUECROSS) bill?

BlueCross can bill the following products:

- Group Life/AD&D
- Group STD
- Group LTD
- Group Sup. Life/AD&D
- Dependent Life
- USABLE Spouse Life
- USABLE Spouse AD&D
- USABLE VGTL
- USABLE VAD&D
- USABLE VSTD
- USABLE VLTD
- USABLE Dependent VGTL
- USABLE Dependent VAD&D

2. Will the BlueCross billing statement illustrate volume amounts for ancillary products?

New groups with effective dates of August 1, 2010, or later will have the volume illustrated for billed ancillary products. If a group currently has a group product billed by BlueCross and a voluntary product is added, the group product will also have volume illustrated.

3. When will volume amounts be illustrated for BlueCross billed groups with ancillary products where a new product is not being added?

Groups currently billed by BlueCross will have their bill adjusted at renewal to illustrate volume amounts. Brokers will be notified prior to a group rolling to the new billing format.

4. Can I move groups currently billed by USABLE Life to the BlueCross bill?

Groups that would like to move to a BlueCross bill can be reviewed on a case-by-case basis. Please note, before a group can move from USABLE Life's bill to BlueCross, they must pay their final USABLE Life bill.

5. If billed by BlueCross, do I use the USABLE Life individual enrollment form and master application?

You may continue to use the USABLE Life master application, but BlueCross has a voluntary products enrollment application (APP-VPE (01.10)). If group and voluntary ancillary products are to be enrolled, both the voluntary products enrollment application and BlueCross enrollment form (EEW-09) should be completed.

6. How do employees request changes to their ancillary product coverage?

Employees who choose to make changes to their ancillary product coverage billed by BlueCross will need to complete the voluntary products enrollment application (APP-VPE (01.10)).

7. What is the expected turnaround time for groups enrolling voluntary products?

The same turnaround time for group product enrollments will apply to the voluntary product enrollments.

If you have questions regarding combined billing of USABLE Life voluntary products, please contact your Specialty customer support specialist or call the Specialty Division toll-free: 1-888-350-4474.