

## HOW TO READ YOUR BILL

We have prepared this brief guide to assist you in reviewing your MAMSI Health Plans billing statement. If you still have questions after reviewing this material, please call your Group Services Representative at 301-360-8017 or 1-800-362-8474, or e-mail us at [groupservices@mamsi.com](mailto:groupservices@mamsi.com). If you would like to view your billing statement online, go to [www.mamsi.com](http://www.mamsi.com) and click on the “Group/Individual” button to register.

Your bill has three parts: 1) the GROUP STATEMENT, 2) the SUBSCRIBER RECONCILIATION, and 3) ADJUSTMENTS. These three sections are detailed below.

1. **GROUP STATEMENT:** This page summarizes the entire bill. A brief description of each heading is given below.

<b>Balance Due from Prior Period:</b>	Denotes total dollar amount due from your last bill.
<b>Total Payment(s) Received:</b>	Denotes total payments received since your last bill.
<b>Total Manual Adjustments:</b>	Denotes adjustment amounts deducted/added to the account since the last statement.
<b>Balance Forward:</b>	Denotes the total of the previous three items.
<b>Active Policies:</b>	Denotes the total Policyholders, Current Premiums, and Adjustments for each coverage type for the current billing period.
<b>Total Amount Due:</b>	Balance Forward + Total Premiums + Administration Fee (if applicable).

2. **SUBSCRIBER RECONCILIATION:** This section is a listing of every covered employee (or “subscriber”). Each employee is shown with his/her subscriber identification number, social security number, coverage type, member count (total number of family members covered under the subscriber’s policy, including the subscriber), and each type of coverage in which they are enrolled. Any adjustments that occur will appear on this page under the subscriber’s name denoted by an A, C, or T (A-addition, T-termination, C-coverage change) along with the adjustment period. For example, “**T-adjustment for 10/01**” indicates that the member has been terminated for the period October 2001.

The following information is also included in this section:

<b>Total Current Month Premiums:</b>	Total amount due for all subscribers for the current billing period. This amount does not include any adjustments for prior periods.
<b>Total Adjustments For Prior Periods:</b>	Total amount due for all prior period adjustments. These adjustments include additions, terminations, and coverage changes.
<b>Grand Total:</b>	Total Current Month Premiums + Total Adjustments For Prior Periods.

3. **ADJUSTMENTS:** This section is separated into two parts. Part 1 refers to Membership Adjustments, and Part 2 refers to Transactions. **Membership Adjustments** show all additions or terminations of members. Each transaction displays the subscriber identification number, the subscriber name, the adjusted member, the member number, the relationship code (P-Policyholder, S-Spouse, D-Dependent), the effective date of the transaction, and a “T” or an “A” (T-Termination or A-Addition) under the appropriate benefit. **Transactions** show any monetary adjustments to the account. These adjustments include payments received, cash transfers between accounts and other miscellaneous transactions.

Payment of your bill acknowledges receipt and acceptance of all terms and conditions of the Group Agreement. Member termination requests generally must be made in writing within 60 days of the requested termination date. This policy does not apply to Maryland situs groups.