

Estimate of Costs For Oregon Policyholders

The following are detailed instructions to obtain an estimate of your costs in advance of a procedure or service. We can provide you with a reasonable estimate of your costs for a procedure or service *covered under your health benefit plan* when the covered procedure or service is one of our five most common procedures within one of the following categories:

1. Office visits;
2. Diagnostic radiology and imaging;
3. Diagnostic pathology and laboratory procedures;
4. Normal vaginal delivery;
5. Immunizations;
6. Orthopedic-musculoskeletal surgery; and
7. Digestive system endoscopy.

To obtain an estimate of your costs, you or your authorized representative must provide us with the following information:

1. The type of procedure or service;
2. The name of the provider and the provider's full address;
3. The policy identification number;
4. The site where the procedure or service will be performed; and
5. The provider's billed amount.

* The accuracy of an estimate depends on the specificity and accuracy of the information provided by you or your authorized representative.

You may obtain an estimate of your costs by contacting us through our Customer Service Center at our toll-free number 1-800-247-2190. We are here to serve you Monday through Friday, 7:30 a.m. to 5 p.m., Central time. For your convenience, you may leave a message on our answering service, which is available 24 hours a day, seven days a week. If you wish to mail us your request for an estimate, please include the required information within your correspondence. Mail correspondence to: American Republic Insurance Company, Attn: Customer Service Center, PO Box 9371, Des Moines Iowa, 50306-9371.

Disclosure: *Other services may be provided to you that are medically necessary and appropriate as part of the common procedures, of which we or you may not be aware of at the time of the request for an estimate of costs and for which you may have additional financial responsibility. This estimate of costs is **not** a guarantee of benefits. All claims must be filed timely according to the contract and are subject to review. We cannot determine if a claim is eligible until a claim is received and our review and processing are complete. All claims are limited to the policy provisions, exclusions and limitations. You may be responsible for costs of procedures or services that are not covered by your health benefit plan. If the estimate of costs provided to you in advance of the procedure or service differs from the actual cost of the procedure or service after it is performed, you may contact our Customer Service Center for an explanation.*

The consumer advocacy unit of the Oregon Department of Consumer and Business Services can be contacted at 503-947-7984 (Salem) or 1-888-877-4894 (toll-free) or through their website at:

<http://www.cbs.state.or.us/external/ins/consumer/consumer.html>