

# Blue Ocean Card



When your employees need help,  
tell them to pull out their  
Blue Ocean Card



▶ HR Directors and Benefits Administrators are always busy. Not many companies have a trained, dedicated, full time benefits administrator. So, employees' critical benefits needs can be welcome opportunities for benefits administrators to serve their employees or can be time killing interruptions. Regardless, these needs take benefit administrators away from their critical and strategic responsibilities.

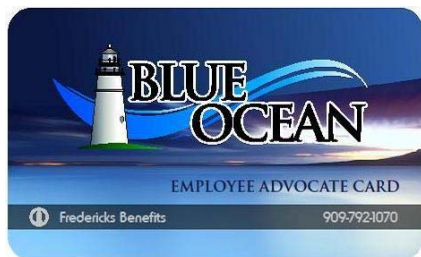
### What Kind of Problem?

It might be an access issue, a billing issue, or a referral not being approved.

Interventions always take time. It can take anywhere from 5 minutes to an hour or even longer. You don't want to push the employee to carrier member services, too often that is a dead end.

Critical employee issues are infrequent, but when it happens, they need immediate help and results.

There is help available both for you and the employee: the Blue Ocean advocacy card.



### It's easy and convenient!

Every employee of a Fredericks Benefits client is given a Blue Ocean Card, and a toll free number is provided.

### It's durable and lasting:

The Blue Ocean Card is hard plastic, designed to be put in an employee's wallet. Guaranteed not to tear or fold.

### It's personal:

On the back of The Blue Card are photos and names of each person who will take the incoming call.

### It delivers—Examples of Assistance and Advocacy:

- Services denied, delayed, not paid for
- Emergency Room balance billing
- Referrals to specialists
- Complex lab and imaging issues
- Scheduling problems
- Billing reconciliation
- Explaining EOB's

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