

Individual & Family Welcome Kit

Table of Contents



Key Administrative Contacts 3

- Account Management Team



Enrollment and Eligibility 4

- How to enroll, terminate, or change coverage



Billing and Due Date 5

- How to access your bill
- Premium due date and grace period



Payment and Invoice 6

- How to pay your bill
- How to read your invoice



Inshore Carrier Contacts 8

- How to contact carrier



Benefit Summaries, Certificates, and ID Cards 9

- How to find information about your coverage



FREE! Member Perks 10

Key Administrative Contacts

Inshore Benefits partners with Pathian Administrators, a friendly and passionate team of professional billing and eligibility administrators.

Pathian Administrators

32110 Agoura Road
Westlake Village, CA 91361-4026

Customer Service Hours:
Monday - Friday | 8 a.m. to 5 p.m. (PST)

Our administrative team is ready to assist with your billing and eligibility requests:

Billing and Payment

Pay by ACH or check
If paying by check, remit payments to:

Pathian Administrators
P.O. Box 17791
Denver, CO 80217-0768

Eligibility

For inquiries or eligibility, contact:

Phone: **(800) 786-6525**
Fax: **(818) 960-0141**
Email: **Inshore@pathianadministrators.com**

Questions: Email us at inshore@pathianadministrators.com or call us at 800-786-6525 • 8:00am – 5:00pm Pacific time, M-F

Enrollment and Eligibility

We provide a straightforward process for submitting enrollment and eligibility changes.

How to enroll, terminate, or change coverage:

1. Add or change member or dependent coverage by completing the enrollment form.
2. Terminate employee or dependent coverage by completing the termination form.
3. Eligibility changes should not be made with the carrier directly. Your invoice will not reflect changes made by the carrier, nor will providers be notified of these changes.

To submit enrollment and eligibility changes:

- Email eligibility changes to inshore@pathianadministrators.com
- Submit changes by the end of the month to be reflected on next month's bill.

You can view or print forms from our website at inshorebenefits.com. All forms, carrier materials, and benefit related documents are maintained at inshorebenefits.com. Please access this site for all Inshore related materials.

Questions: Email us at inshore@pathianadministrators.com or call us at 800-786-6525 • 8:00am – 5:00pm Pacific time, M-F

Billing and Due Date

We offer you the ability to pay your bill electronically, as well as pay by check. See below for billing and payment instructions.

How to access your monthly bill:

1. Invoices are generated on or around the 8th day of every month.
2. Invoices are emailed or mailed to the address on file.
3. Pay amount due as billed.
4. Any changes made after an invoice has been issued will be reflected in the following month's invoice.

Flexible bill delivery options:

- Invoice by email
- Invoice by mail

Premium due date and grace period:

- 1st of the month: Payment is due
- 3rd of the month: ACH draft
- 15th of the month: If premium is not received in full 15 days after the payment due date, payment is considered delinquent. A delinquency notice is generated and sent to both the client and their broker.
- Grace Period: If premium is not received by the end of the grace period (31 days), coverage will be terminated for non-payment of dues at the end of the last period for which premium payments were received. A termination notice is generated and sent both to the client and their broker.

Note: Depending on your contract, invoice by mail and/or pay by check may not be an option.

Questions: Email us at inshore@pathianadministrators.com
or call us at 800-786-6525 • 8:00am – 5:00pm Pacific time, M-F

Payment

How to pay your bill.

Why pay via ACH:

Our most popular payment option is Automatic Payment Withdrawal. Automatic Payments:

- Are secure and safe
- Ensure your payments are processed in a timely manner every month
- Prevent disruption of services and delinquency notices from being generated

To pay via ACH:

1. Complete ACH authorization form
2. Email completed ACH form to inshore@pathianadministrators.com
3. Payment will process on the 3rd of each month for which payment is due

To pay by check:

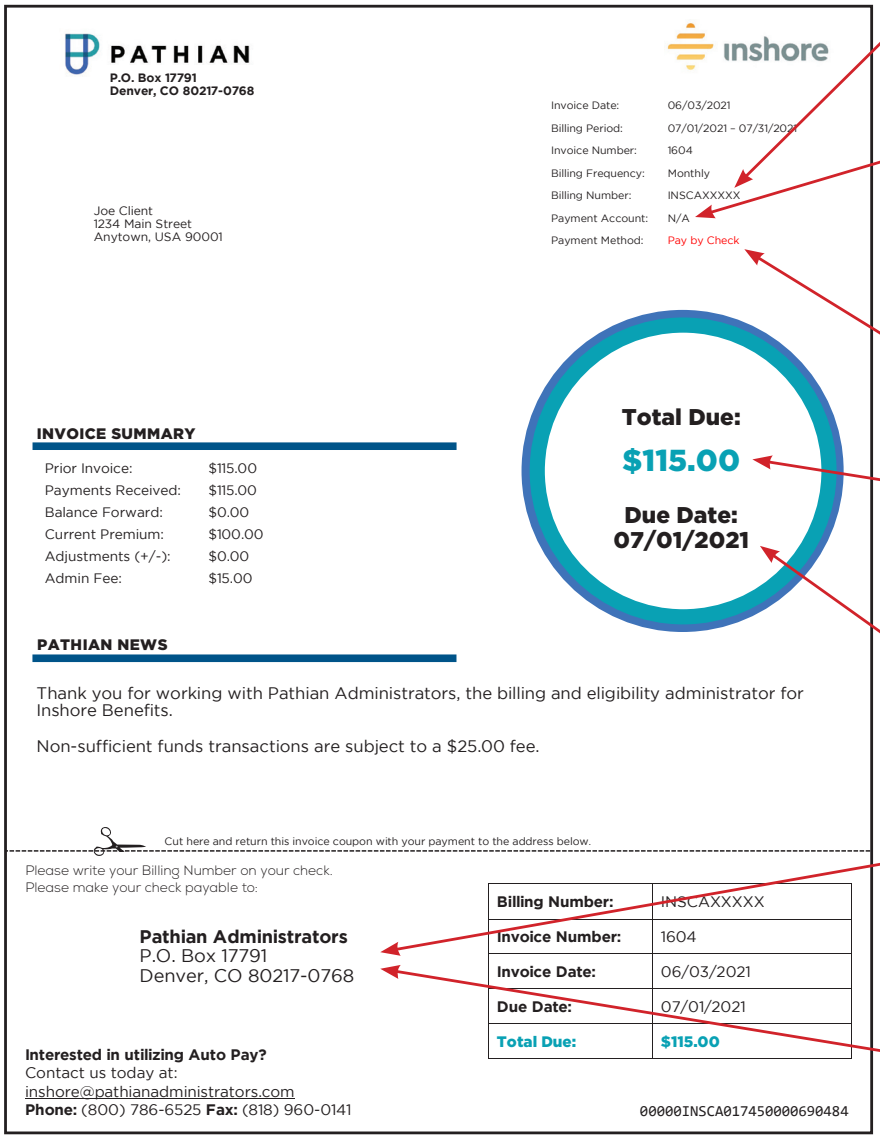
1. Mail a check each month with the billing number displayed on the check
2. Submit invoice coupon portion of invoice with the check
3. Make check payable to Pathian Administrators
4. Mail to:
   Pathian Administrators
   P.O. Box 17791
   Denver, CO 80217-0768

Note: Depending on your contract, pay by check may not be an option.

Questions: Email us at inshore@pathianadministrators.com
or call us at 800-786-6525 • 8:00am – 5:00pm Pacific time, M-F

Invoice

How to read your invoice.



PATHIAN
P.O. Box 17791
Denver, CO 80217-0768

inshore

Invoice Date: 06/03/2021
Billing Period: 07/01/2021 - 07/31/2021
Invoice Number: 1604
Billing Frequency: Monthly
Billing Number: INSCAXXXXX
Payment Account: N/A
Payment Method: Pay by Check

Joe Client
1234 Main Street
Anytown, USA 90001

INVOICE SUMMARY

Prior Invoice:	$115.00
Payments Received:	$115.00
Balance Forward:	$0.00
Current Premium:	$100.00
Adjustments (+/-):	$0.00
Admin Fee:	$15.00

Total Due:
$115.00
Due Date:
07/01/2021

PATHIAN NEWS

Thank you for working with Pathian Administrators, the billing and eligibility administrator for Inshore Benefits.

Non-sufficient funds transactions are subject to a $25.00 fee.

Cut here and return this invoice coupon with your payment to the address below.

Please write your Billing Number on your check.
Please make your check payable to:

Pathian Administrators
P.O. Box 17791
Denver, CO 80217-0768

Billing Number:	INSCAXXXXX
Invoice Number:	1604
Invoice Date:	06/03/2021
Due Date:	07/01/2021
Total Due:	**$115.00**

Interested in utilizing Auto Pay?
Contact us today at:
inshore@pathianadministrators.com
Phone: (800) 786-6525 **Fax:** (818) 960-0141

00000INSCA017450000690484

Billing Number:
This is your group's Billing Number.

Payment Account:
If you're on ACH Bank Draft, this is the account number we'll draft from. If you pay by check, it will say N/A.

Payment Method:
This shows if you pay by ACH Bank Draft or Pay by Check.

Total Due:
This is the amount of the Invoice Summary, totaled up into one sum.

Due Date:
Your payment is due by this date.

Invoice Remittance Stub:
To process your payment faster, please mail your check with this stub to the address listed.

Make your check payable to:
Pathian Administrators

Questions: Email us at inshore@pathianadministrators.com or call us at 800-786-6525 • 8:00am – 5:00pm Pacific time, M-F

Inshore Carrier Contacts

Guardian

HMO Member Services: **(888) 482-7342**
PPO Member Services: **(800) 541-7846**
PPO Dental Claims Address:
PO Box 981572, El Paso, TX 79998-1572
Website: **www.guardianlife.com**

vsp vision care

Customer Service: **(800) 877-7195**
Customer Service Hours:
Monday - Friday | 5 a.m. to 8 p.m. (PT)
Saturday | 7 a.m. to 8 p.m. PST
Sunday | 7 a.m. to 7 p.m. PST
Website: **www.vsp.com**

Note: Members should contact carrier directly for claims, benefit inquiries or finding a provider.

Questions: Email us at inshore@pathianadministrators.com
or call us at 800-786-6525 • 8:00am – 5:00pm Pacific time, M-F

Benefit Summaries, Certificates, and ID Cards

Members can create an account on the carrier website to view in-network coverage, benefits, claims, and find an in-network provider.

How to view benefits:

- **Initial Enrollment**
  You will receive a Benefit Summary and Certificate of Coverage at initial enrollment
- **Future Enrollment**
  Benefit Summaries and Certificates of Coverage are located at www.inshorebenefits.com

How to view ID cards:

- Members can print and view ID cards online by registering at the carrier website

Note: Participants should call the carrier or the number on their ID card for all their customer service needs.

Questions: Email us at inshore@pathianadministrators.com or call us at 800-786-6525 • 8:00am – 5:00pm Pacific time, M-F

inshore

In partnership with

GreatWorkPerks

Get started!

inshorebenefits.gwperks.com

1. Visit the page above
2. Click "Sign Up"
3. Enter your work email to create an account

SAMSUNG · amc THEATRES · chewy · NIKE · COSTCO WHOLESALE · HERSHEYPARK · nickelodeon UNIVERSE · Walt Disney World

SIGN UP TODAY TO ACCESS YOUR PERKS

THEME PARKS	MOVIE TICKETS	HOTELS	CAR RENTALS	SHOPPING DEALS	GYM MEMBERSHIPS
SAVE UP TO 55%	SAVE UP TO 52%	SAVE UP TO 50%	SAVE UP TO 20%	SAVE UP TO 70%	FROM $28/MONTH

ADDITIONAL SAVINGS

Apparel · Automotive · Beauty & Skincare · Education · Electronics · Financial Wellness · Flowers & Gifts · Food & Drinks · Home · Insurance · Office · And Many More!

BROWSE 30,000+ DEALS

New QR code. Eff. 3/18/24

Knott's Berry Farm · FOREVER 21 · Disneyland Park · Whirlpool Corporation · Go City · DreamWorks Water Park · REGAL · Blue Apron · AURA · BIG BUS TOURS · wine.com · CityPASS · SESAME PLACE

BROWSE 200+ ATTRACTIONS WORLDWIDE

Contact Us

888-295-7375

help@greatworkperks.com

Frequently Asked Questions	
Questions	**Answers**
What is GreatWorkPerks?	GreatWorkPerks (GWP) offers many discounted services, entertainment, memberships, and more, to Inshore Benefits members at no additional cost to their ancillary benefit. All members enrolled in an Inshore Benefits plan are eligible to sign up with GreatWorkPerks!
How do members sign up?	1. The attached GreatWorkPerks flyer can be handed out to each member. The flyer contains the website link and a QR code to access https://inshorebenefits.gwperks.com. 2. Once on the website, the member clicks the sign-up button and creates an account with their name and email to make purchases.
Is this only available to members in certain states?	No, members in all states are eligible for the services. When traveling members will want to check for specific discounts available in the areas and venues they are traveling to. Some offerings, such as, hotel discounts are available internationally as well.
Once registered, does the website recognize a member by their zip code?	No, it does not, but there is an option where shops, attractions, etc. are sorted by state.
How do I know if members of our group are enrolled with this free service?	That is not something we monitor or have access to.
If I purchase a subscription with a company and then that company no longer participates with GWP, does my discount end?	This is dependent on the vendor term upon sign up. Note: Certain memberships, such as, gym memberships, charge you for a full first month, and the next month amount, even if you start mid-month. They do not prorate memberships fees. Cancellations require a 30-day notice.
Who can answer questions about GreatWorkPerks services, discounts, or website issues?	If a member has any questions or service issues, there is a live chat on the website, https://inshorebenefits.gwperks.com, or the member can contact GreatWorkPerks directly at (888) 295-7375. Neither Inshore nor Pathian can answer these questions.
Has GreatWorkPerks vetted all of these products?	No, there are 1000’s of products and options out there.