

Network Change Management: FAQs

Is the PHCS Network a PPO?

Yes, PHCS is a national Preferred Provider Organization recognized across the United States.

Will my Research Associate receive a new ID Card?

Your Research Associate will receive a new electronic ID card in their EWH portal AND a physical card too.

How does a Research Associate gain access to EWH?

Go to link to register: <https://employeehealthshub.app/login>

- Enter Primary Email Address > Confirm DOB > Confirm last four of SSN
- Set Password > Sign In
- If they have already signed in, they do not need to register again

Can dependents of Research Associates gain access to EWH?

Yes! When a Research Associate logs into EWH, they can go the profile settings, to the family section and “invite” their dependent(s) over the age of 18 to register and login to their own portal.

How do I look up providers in the PHCS PPO Network?

1. Visit <https://providersearch.multiplan.com/>
2. Highlight PHCS (Logo on front of card) and click Select and Search.
3. Enter your search parameters, your zip code, and select Search.

Does the monthly premium change for Research Associates?

Great question! No, the monthly premium will remain the same as there are enhanced benefits for the plans. The EPO plans will now be transitioned to a full PPO called the Copay PPO. This transition will allow RA's to have access to both in and out of network coverage. Out of network coverage can be accessed for a copay and 10% coinsurance after their deductible has been met. The RA will also have one deductible and maximum out of pocket on these plans.

How does my Research Associate verify their coverage?

Please have the member and/or provider call our customer service at 844-580-2474 EXT 2, use AI, or go to the website, <https://provider.tpax.net/provider/public/eligibility> to verify eligibility.

Where should claims be submitted?

BHPI
PO Box 3012
Milwaukee, WI 53201
Payor ID 52682

My research associate had a claim with a DOS prior to 2/11 but it was not yet submitted, what should they go?

All claims that have not yet been submitted should go to our new address and payor ID below. The RA can reach out to their provider and ask to resubmit to the new address.

BHPI
PO Box 3012
Milwaukee, WI 53201
Payor ID 52682

My Research Associate has a claim with a DOS after 2/12, where should this be submitted?

All claims after 2/12 should go to our new address and payor ID below. This will be updated on their ID Card.

BHPI
PO Box 3012
Milwaukee, WI 53201
Payor ID 52682

My Research Associate has a claim that is coming back as rejected what should they do?

If a claim comes back as a rejection status, the RA should ask the provider to resubmit to the new address and payor ID below.

BHPI
PO Box 3012
Milwaukee, WI 53201
Payor ID 52682

How will a claim be processed if a member goes out-of-network in PHCS PPO?

Great question! For members who were seeing a Cigna provider that was in-network, and they are showing out-of-network for PHCS, we will honor them as if they were in-network.

Are there any enhancements to the plans?

Yes! We will be changing the EPO plan to a PPO coverage. If a member was seeing a provider in-network with Cigna, and they are out-of-network with PHCS, we will honor an in-network claim price for that member. In addition, there will be strong out-of-network benefits now available for members if needed.

Will any benefits restart on the plans? (I.e. deductible, etc.)

No, the plans will not restart their deductible or any other plan benefits. All plans are renewed on a calendar year deductible January 1st.

My Research Associate has an upcoming appointment that requires a Pre-Certification, what should they do?

Their provider can submit directly with Benefit Health Plan online or by calling in: <https://benefithealthplan.com/pre-certifications> or call 844-580-2474 EXT 4.

My Research Associate had a Pre-Certification already filed, but it is now coming back as declined/rejected, what should they go?

The RA should have their provider resubmit on their behalf directly to Benefit Health Plan. They may have been submitting directly with the previous network, but can do so online or by calling in: <https://benefithealthplan.com/pre-certifications> or call 844-580-2474 EXT 4.

Is there an online verification for Pre-Certification submission status?

Yes, we have an online case check that you can access and view if the case has been submitted here: <https://benefithealthplan.com/check-case-status>

How do my members use this coverage at the provider/facility?

The same as before. They will show their new ID card from their EWH portal. Research Associates will have a verification letter they can show their provider to help assist with eligibility verification, claim submission, and who do contact should they have questions.

My network is not as big, what if my provider is not in network?

If your provider was in-network with Cigna and not in-network with PHCS, we will continue to pay the provider as if they were in-network Cigna for the remainder of the year until January 1st, 2027.

Who do I contact if my Research Associate cannot get into their Employee Wellness Hub?

You can contact help@lifexresearch.com or call our main line at 866-844-0562.

Who do I contact if my Research Associate needs assistance with plan verification and eligibility status?

You can contact customersupport@benefithealthplan.com or call 844-580-2474 EXT 2.

Who do I contact if my Research Associate wants to cancel their enrollment?

You can contact support@kmg-services.com or call 833-564-2455.

If I have questions as a recruiter who can I ask?

You can reach out to our support team here are recruitersupport@lifexresearch.com or call 307-452-5055 for assistance.

Will we still be able to enroll new Research Associates into the program?

Yes! New Research Associates can be enrolled and elect to take medical benefits with the PHCS network and Dental/Vision with Humana if they wish.

If my Research Associate is at the doctor's office and they do not take PHCS PPO what should they do?

The Research Associate should call the provider eligibility line at 844-580-2474 EXT 2 and a customer service representative will verify the benefits and speak to the provider on behalf of the Research Associate.

How does a member submit a claim for reimbursement if they paid out of pocket?

If the member does pay out-of-pocket and file the claim to us using the [HCFA 1500 form](#).

The Research Associate then submits the forms to:

BHPI
PO Box 3012
Milwaukee, WI 53201
Payor ID 52682

Are the Rx benefits the same?

The Rx benefits will remain the same. On the VL and EPO plans, they use the Mail-Order formulary: <https://info.proactrx.com/welcome-lx-vl>

On the HSA and MM plans they use the full formulary: <https://info.proactrx.com/welcome-lx-mm>

What is the number for ProAct?

The number for ProAct is 888-250-8032.

Does this change impact the 3/1/26 enrollments for Cigna?

Yes, all LifeX Employees including the 3/1/26 enrollments now have PHCS PPO and not Cigna for their network on medical benefits.

Does this impact Humana Dental and Vision enrollments?

No, all employees who enrolled in Humana Dental and Vision are not impacted and will continue their coverage through Humana.