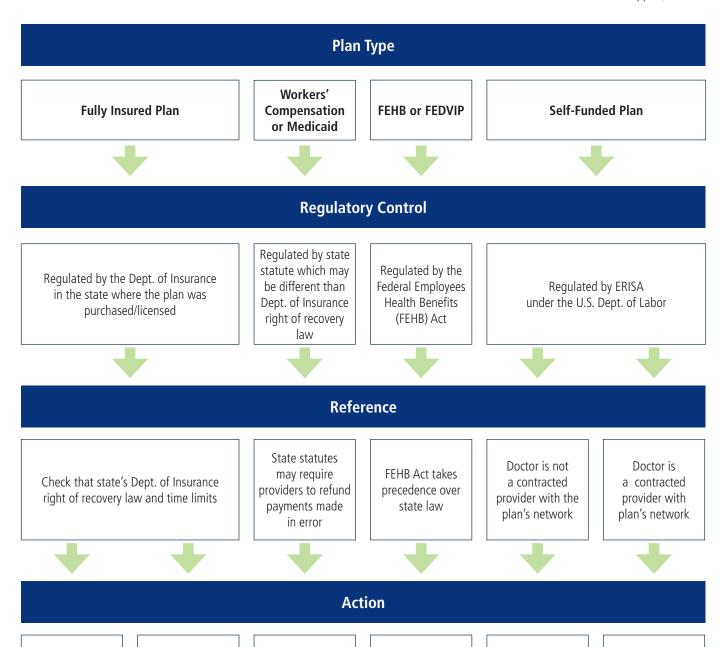
## Are You Required to Refund the Money?

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If not addressed or if request exceeds limits (and provider is not contracted), send a refund request appeal letter

If not addressed by Dept. of Insurance and doctor is contracted, review provider contract for refund obligation

Comply with refund request or follow the state's appeal process

Comply with refund request or follow the FEHB's appeal process Do not refund the payment. Send letter that directs the plan to contact the patient for refund

Review the provider contract for refund obligation, which is typically required