

What is TopCare?

The Continental Benefits TopCare offering is focused on connecting you with the highest quality local physicians, specialists, hospitals and facilities to better serve your healthcare needs. TopCare utilizes Compass Health Pros to personally assist you with every step of the healthcare process. The goal of your TopCare benefit is to ensure you receive the best patient experience with the most cost-effective options from the highest-quality providers for your specific procedure.

To access these higher quality doctors, all you have to do is call into Continental Benefits and we will connect you with your Health Pro. Your Health Pro will provide recommendations for highly-rated, cost-effective providers that meet your specific requirements. Health Pros are also trained to answer any questions that you may have around your benefit plan. Your Health Pro and the Continental Benefits' team are here to help empower you to make smarter healthcare decisions.

For an introduction to your Health Pro, please call the customer service phone number listed on your Continental Benefits member ID card. Your Health Pro is available Monday through Friday, 8 AM to 8 PM EDT.

TopCare provides:



HEALTH PROS
THAT SUPPORT
YOU THROUGH THE
ENTIRE PROCESS



RECOMMENDATIONS
FOR HIGHLY-RATED,
COST-EFFECTIVE
PROVIDERS



CARE COORDINATION, PLUS
ASSISTANCE WITH REVIEWING
AND UNDERSTANDING YOUR
COVERAGE



PRICE COMPARISONS
TO HELP EMPOWER
YOUR DECISIONS
ABOUT CARE



SAVINGS TO YOU
WHEN YOU CHOOSE
A RECOMMENDED
PROVIDER



Are you looking for a new provider?

Do you have an upcoming medical procedure?

Are you overpaying for brand-name prescriptions?

Your TopCare Health Pro can help.

Healthcare support for you and your family.

Got questions? We've got answers.

1. How much does TopCare cost me?

There is no cost to you for utilizing Health Pro services. This service is built into your medical benefit plan and is intended to help you on your healthcare journey. Please refer to your benefit summary or plan document for other incentives, requirements, etc.

2. How do I connect with a Health Pro?

For the initial outreach for help and support from a Health Pro, please call the TopCare number on the back of your Continental Benefits member ID card. You will be connected with a Continental Benefits customer service representative who will greet you, listen to your needs and then transfer you to a Health Pro with Compass. After the initial call and connection to a Health Pro, you will be given their direct number and e-mail address to communicate with them directly.

3. Will my Health Pro share personal health information with my employer?

No, your Health Pro does not share your personal health information with your employer, it is strictly between you, your Health Pro and your provider. Your Health Pro follows very strict HIPAA policies and all of your information is secure.

4. Am I required to download an application to use TopCare?

No, you do not need to download an application to use TopCare. The program is designed to provide a dedicated Health Pro for one-on-one support. Please call the TopCare customer service number located on the back of your Continental Benefits ID card. After the initial conversation, you can communicate directly by phone or e-mail.

5. How does the TopCare program reduce the cost of my healthcare?

By using only the highest quality doctors and facilities, your overall costs will decrease due to better outcomes. In addition, your employer might also provide incentives to see the highest quality doctors to ensure the best possible outcome for your surgery or procedure.

6. What are the hours that I can contact my Health Pro?

Your Health Pro is available between the hours of 8 AM and 8 PM EDT, Monday through Friday.

7. How long will the first phone call with my new Health Pro take?

There is no set time limit for how long your initial phone call with your new Health Pro may take. However, it could last anywhere between 15-20 minutes depending on your needs. Prior to receiving your first call, your Health Pro will have your eligibility information on hand as well as your benefit plan information.

8. How long will it take my Health Pro to respond to my request with an answer?

Most requests and calls are answered by the next business day.

9. How do you determine if a doctor is high quality?

The doctors recommended for your healthcare needs through TopCare rank at 90% or greater in quality scores from an externally validated, independent national database. This quality rank is comprised of ratings and scores from patient mortality, complications, readmissions, inpatient quality and patient safety information. Your Health Pro will only recommend doctors who rank among the highest in quality among their peers in your geographic area. We are pleased to be able to share this transparent doctor quality data for your care and procedure. Please connect with your Health Pro for any additional questions.

10. How long does it take to receive recommended healthcare providers from my Health Pro?

It can take up to one business day to receive 2-3 recommended healthcare providers.

TopCare eliminates the healthcare hassle.



Got more questions? We've got more answers.

11. How soon after I contact my Health Pro can I expect to have my appointment?

Your scheduled appointment date and time is all dependent on the specific doctor's office and how busy they are at the time of your health needs. Typically, you can expect to have your appointment within 5 to 10 business days after you have contacted your Health Pro.

12. Does my Health Pro need permission to speak with my doctor or insurance company?

Yes, you will need to fill out an authorization form giving Compass permission to advocate for you on your behalf.

13. Can I use the same Health Pro for all of my future needs or do I work with a new professional for each procedure?

The same Health Pro is there to help you throughout the entire process. Once you work with one Health Pro, that person will stay with you throughout your course of care and coordinate with Continental Benefits for your healthcare needs. If your Health Pro is out sick or on vacation, they will have a specific back-up assigned who will be able to support you in the interim.

14. How do I stay in contact with my new Health Pro?

After your initial conversation, your Health Pro will provide you with their direct contact information, including their phone number and e-mail address.

15. Can I also contact my Health Pro for assistance with imaging services, such as MRI and CT Scans?

Yes, the Health Pro will help you find the best location for your scans at the most efficient price.

16. Does my Health Pro help during medical emergencies?

No, your Health Pro does not help with medical emergencies. An employee at a company meeting once asked, "If I am in an ambulance, should I call my Health Pro and then hand the phone to the ambulance driver?" The answer is absolutely not. In an emergency, you should seek medical care right away. But for those appointments that are scheduled at a later date and are non-emergency or non-urgent situations, please feel free to contact your Health Pro. If you did have an emergency and received a confusing bill or need assistance in finding a follow-up provider, your Health Pro will be happy to assist you.

17. Can my Health Pro assist with issues related to dental and vision benefits?

Yes, your Health Pro can help compare cost and quality of dentists and eye doctors. They can also review confusing bills from these providers.

18. Will my Health Pro provide medical advice or replace my doctor?

No, your Health Pro does not provide medical advice or replace your doctor. All of your medical decisions are still going to be made by you and your physician. Your Health Pro is there to provide options to you and facilitate whatever decision you and your doctor make.

19. Does my Health Pro receive money for recommending one doctor or hospital over another?

No, your Health Pro does not receive money for recommending one doctor or hospital over another. Continental Benefits and Compass are independent companies that have been engaged by your employer to provide these valued services to you. All of the recommendations from your Health Pro are unbiased, and based on objective, credible 3rd party sources.

20. Can my Health Pro assist members of my household who are on a different insurance plan?

This program is only for covered members with Continental Benefits.

Healthcare simplified.

