

Garden Grove Unified School District



Health and Welfare Benefits

2017-2018

Benefit Package

- As a benefited employee, you are entitled to a comprehensive benefits package including:
 - Medical
 - Dental
 - Vision
 - Life Insurance
- Effective 1st of month following start date
- Must enroll w/in 31 days of start date or wait for Open Enrollment
 - October
 - Effective January 1



Employee Contributions: Premium

- Taken directly from your paycheck tenthly:

Employee Only	\$50
Employee + 1 Dependent	\$100
Employee + 2 or More Dependents	\$150

- **Note:** Sign both lines of your Election and Authorization form for tax exempt participation

Eligible Dependents

- Legally Married Spouse
 - Marriage Certificate required
- Registered Domestic Partner
 - Proof of State Registration required
- Children Under Age 26
 - Birth Certificate required





- Time to make changes
 - Add / Remove dependents (outside of a qualifying event)
 - Change medical or dental plan

- OE month of October
 - Insurance Dept. must receive all forms by: Oct. 31, 5:00 pm
 - Plan year: Jan. 1 – Dec. 31, 2018
 - Deductible / Out-of-Pocket Max. **Reset**

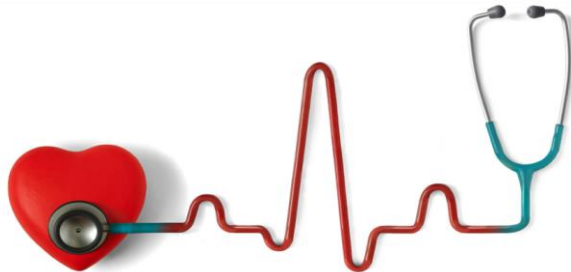
Qualifying Event(s)

- Certain changes in your status allow you to change the dependents on your plan:
 - New marriage / Domestic partnership
 - New birth / Adoption
 - Loss of other coverage in certain circumstances
- Divorce or Legal Separation requires you to remove your former spouse.
- **All changes MUST be made within 31 days of the qualifying event**



Medical Plans

- GGUSD Self-Insured PPO – Anthem PPO Network
- GGUSD Self-Insured EPO – Anthem PPO Network
- HMO - Anthem CACARE Large Group Network



Differences (1/2)

PPO	EPO	HMO
Highest Out-of-Pocket Most Flexible	Middle Out-of-Pocket More Flexible than HMO	Lowest Out-of-Pocket Least Flexible
Nationwide	CA Only	CA Only
Provider Network: <ul data-bbox="156 576 552 1002" style="list-style-type: none"><li data-bbox="156 576 552 784">▪ <u>California:</u> Blue Cross PPO Prudent Buyer – Large Group<li data-bbox="156 849 552 1002">▪ <u>Outside of CA:</u> National PPO (Blue Card)	Provider Network: <ul data-bbox="707 576 1132 729" style="list-style-type: none"><li data-bbox="707 576 1132 729">▪ Blue Cross PPO Prudent Buyer – Large Group	Provider Network: <ul data-bbox="1257 576 1663 729" style="list-style-type: none"><li data-bbox="1257 576 1663 729">▪ Blue Cross HMO (CACARE) Large Group

Differences (2/2)

PPO	EPO	HMO
In-Network & Non-Network Coverage	In-Network Coverage ONLY	In-Network Coverage ONLY
Referral-free Access (Some services still require pre-certification)	In-Network only Referral-free Access (Some services still require pre-certification)	Limited to PCP and medical group (PCP referral needed for most specialists)

Medical Overview (1/2)

	PPO	EPO	HMO
Deductible	\$300 / Individual \$900 / Family	\$300 / Individual \$900 / Family	No Deductible
Out-of-Pocket Max	In-Network: \$2,500 / Individual \$7,500 / Family Non-Network: \$3,500 / Individual \$12,700 / Family	In-Network: \$2,500 / Individual \$7,500 / Family Non-Network: No Coverage	In-Network: \$2,000 / Individual \$6,000 / Family Non-Network: No Coverage
Primary or Specialist Office Visit	\$25 Co-Pay + 20%	\$25 Co-Pay	\$25 Co-Pay

Medical Overview (2/2)

	PPO	EPO	HMO
ER	\$100 Co-Pay + 20% Co-Insurance	\$100 Co-Pay	\$100 Co-Pay
Hospital Inpatient Services or Outpatient Surgery	<ul style="list-style-type: none"> ■ In Network: 80% / 20% ■ Non-Network: 70% / 30% plus amount exceeding allowable rates 	In-Network only: 100% / 0%	In-Network only: \$100/day (\$300 max per admit)
Pharmacy Co-Pays	\$5, \$10, \$35	\$5, \$10, \$35	\$5, \$15, \$30

Finding In-Network PPO/EPO Providers:

Access the instructions for provider search at www.ggusd.us/insurance

- Check before **EVERY** appointment; changes can occur throughout the year.
- **Retain** copy of search result.
- Be sure to see provider at exact **STREET ADDRESS** and **SUITE #** listed.
- When searching by name, keep your search broad: “All Specialties”
- Difficulty locating by name? Search by location.

Explanation of Benefits (EOB): Sample



E.B.A. & M. CORPORATION
P.O. BOX 5079
Westlake Vlg. CA 91359-5079

Explanation of Benefits

**RETAIN FOR TAX PURPOSES
THIS IS NOT A BILL**

Forwarding Service Requested

GARDEN GROVE, CA 92840-5450

Customer Service

Group: GARDEN GROVE USD
Group #: 43200
Provider: . MD
Member ID: 00E
Date: 02/04/15

If you have any questions about this claim,
please call or (855) 322 7606
Status & Benefits visit www.ebam.com

Claim #: [Redacted]
Patient: [Redacted]

Enrollee: [Redacted]
Patient #: [Redacted]

Dates of Service	Procedure Description	Billed Amount	Provider Discount	Ineligible Amount	Reason Code	Covered By Plan	Deductible Amount	Co-pay Amount	Coinsurance Amount	Balance Amount	Paid At	Payment Amount
01/15-01/15/2015	OFFICE VISIT	\$355.00	\$193.98	\$193.98	BBC	\$161.02	\$136.02	\$25.00	\$0.00	\$0.00	0%	\$0.00
01/15-01/15/2015	RADIOLOGY	\$75.00	\$43.27	\$43.27	BBC	\$31.73	\$31.73	\$0.00	\$0.00	\$0.00	0%	\$0.00
Column Totals		\$430.00	\$237.25	\$237.25		\$192.75	\$167.75	\$25.00	\$0.00	\$0.00		\$0.00

Patient Responsibility: **\$192.75**

Other Credits or Adjustments: \$0.00
Total Net Payment: \$0.00

Reason Code/Description

BBC: THIS AMOUNT REPRESENTS A BLUE CARD/JAA PPO DISCOUNT. THIS IS NOT THE PATIENT'S RESPONSIBILITY. BLUE CARD/JAA PROVIDER ANY PAYMENT REPRESENTED ON THIS EXPLANATION OF BENEFITS WILL BE SENT UNDER SEPARATE COVER FROM YOUR LOCAL BLUE CROSS/BLUE SHIELD CARRIER

Appeal Rights

You are entitled to a review of this benefit determination if you have questions or do not agree. Written request for review must be mailed within 180 days following receipt of this explanation. To obtain a review, submit your request to the address listed below to the attention of "Appeals Department". Your request should include your name, member ID and other identifying information shown on this form, as well as a statement of the issue and any data, documents or comments you would like to have considered. Ordinarily, you will receive notification of the final determination within 60 days following receipt of your request. If special circumstances require an extension of time, you will be notified of such extension within 60 days following receipt of your request. SEND ALL WRITTEN APPEALS TO: APPEALS DEPARTMENT c/o E.B.A.&M. Corporation 3505 Cadillac Ave., Suite D-201 Costa Mesa, CA 92626. Please be advised this Plan is an ERISA Plan subject to the provisions of the Federal Claims and Appeals Regulation (July 2002).

Your plan may or may not require satisfaction of co-pays, annual deductibles, or coinsurance. For additional information on why a co-pay, deductible or coinsurance was applied to this claim, please refer to the Schedule of Benefits section of your Summary Plan Description.

Pharmacy Provider: PPO and EPO

- Managed by American Health Care
- Separate Card
- Telephone: **800-872-8276**
- Refer to online formulary for drug availability
 - Register at: **americanhealthcare.com**



PROCESSOR: SUBMIT ONLINE TO 

MEMBER NAME:
JOHN DOE

FOR DEPENDENT INFORMATION SUBMIT ONLINE

MEMBER ID:
1234567890

GROUP NUMBER:	PLAN:	RxBEN:	RxPCN:
8128		610118	AHC

PHARMACY SERVICE DESK: (800) 872-8276


"Integrating Pharmacy Benefit Management and Science-Based Medical Care"


GGUSD

Submit Online For Copayment Amount

Member Benefits Information (800) 872-8276
www.americanhealthcare.com

Dental

- Garden Grove Self-Insured Dental
- United Concordia



Garden Grove Self-Insured Dental Plan

- Choose your own dentist
 - Use network for additional savings!
- Annual deductibles
 - \$25 individual
 - \$75 family maximum
- Annual limit: \$2,000
- Coverage: 90% / 10%
- Orthodontia
 - Plan pays 50%
 - \$2,800 lifetime max



United Concordia (HMO)

- Must use United Concordia dentists
- No Deductible or Annual Limit
- 100% coverage for most covered services
- Orthodontia
 - Employee pays:
 - \$1,500 for banding for those under 19
 - \$2,000 for banding for those age 19 and older



Vision Service Plan

- Usage: Date of service to Date of service
- First Pair Benefit:
 - \$120 Frames allowance every 24 months & \$0 Copay for Lenses (for glasses) every 12 months
 - OR
 - \$105 Contacts allowance every 12 months
- Second Pair Benefit:
 - \$200 Contacts allowance every 12 months
 - OR
 - \$0 Copay for Lenses (for glasses) every 12 months



Life Insurance

■ Death Benefit

- Regular Employees: \$50,000
- Management: \$70,000

■ Limited coverage for dependents:

- Spouse:
 - Regular: \$1,000
 - Management: \$5,000
- Children
 - Child under 6 months: \$100
 - Child 6 months up to age 26: \$1,000



- **Remember to keep the Insurance Department updated on beneficiaries and their contact info.**

125 Flexible Spending Account

- Tax Exempt
- PayPro Administrators www.mywealthcareonline/paypro
- Health Care
 - \$2,600 maximum per year
 - \$200 minimum per year
- Dependent Care
 - \$5,000 maximum filing jointly
 - \$2,500 maximum filing singly
- Plan year: Jan 1 - Dec 31, 2018
 - Open Enrollment Deadline: Oct. 31, 2017 @ 5PM



How to be a good consumer...

- Ask questions of your doctor and pharmacist
- Prescriptions: Generic vs. Brand Name
- Urgent Care vs. Emergency Room
- Keep your EOBs for your records
- Stay in network (includes doctors, facility, hospital, lab, etc.)
- GGUSD Ins. Department is here to help
- Keep Ins. Dept. updated: address or other coverage changes, etc



www.ggusd.us/insurance

The screenshot shows a web browser window displaying the Garden Grove Unified School District (GGUSD) Insurance website. The browser's address bar shows the URL www.ggusd.us/insurance. The website has a dark blue header with the GGUSD logo and navigation links for BOARD, DISTRICT, PARENTS, SCHOOLS, STUDENTS, and STAFF. A search icon is also present. Below the header, a dark blue banner reads "INSURANCE" with a breadcrumb trail "Home / Insurance".

The main content area is white and contains the following text:

Welcome to the GGUSD Insurance Department website. The information presented here is designed to inform, educate, and serve the needs of GGUSD health plan members.

Since we believe that direct communication is usually best, we encourage you to first contact the numbers on your ID cards for assistance. Your GGUSD Benefits Specialists always welcome your calls; please bring any concerns to our attention.

Sincerely,

Jason Bevacqua
Director, Personnel Services
GGUSD Insurance Department
714-663-6523

On the right side, there is a "LINKS" section with a list of links:

- > [About](#)
- > [Forms](#)
- > [Information and Presentations](#)
- > [Links](#)
- > [Newsletters and Mailings](#)
- > [Staff Directory](#)
- > [Summary of Benefits and Coverage \(Brief\)](#)
- > [Summary Plan Descriptions \(Detailed\)](#)
- > [Calendar](#)

The footer is dark blue and contains four columns of information:

- OUR VISION**
We are committed to preparing all students to be successful and responsible citizens who contribute and thrive in a diverse society.
- ABOUT GGUSD**
 - > [Contact Us](#)
 - > [Employment Opportunities](#)
 - > [Strategic Plan](#)
- POPULAR PROGRAM AREAS**
 - > [Adult Education](#)
 - > [Career and Technical Education \(CTE\)](#)
 - > [Food Services](#)
- AUDIENCE-SPECIFIC**
 - > [Parents](#)
 - > [Students](#)
 - > [Staff](#)

Conclusion

Forms to be completed

(HMO Medical / Dental requires additional application)

- *Insurance Election and Authorization Form
[Pre-tax deduction authorization is for ins. premium, not flex acct.](#)
 - *Life Insurance Beneficiary Designation Form
 - Medical Enrollment Form(s)
 - Dental Enrollment Form(s)
- *Required if waiving



Questions?

- Please feel free to contact us with any questions regarding your insurance benefits.

Kim Bessey	kbessey@ggusd.us
Evette Chiang	echiang@ggusd.us
Jan Hill	jhill1@ggusd.us
Insurance Dept.	www.ggusd.us/insurance 714-663-6523

