



GGUSD HEALTH PLAN NEWS

A PUBLICATION OF GGUSD INSURANCE STUDY COMMITTEE

GGEA, CSEA, GGPPSA, GG SUPERVISORY

FALL 2017

GGUSD Insurance Reminders

Open Enrollment

Open enrollment for our GGUSD Health Benefits is occurring in October 2017. This is the time to submit forms requesting changes such as: adding/removing dependents (outside of a qualifying event) or changing health or dental plans for the plan year of January 1, 2018–December 31, 2018. The GGUSD Insurance Department must receive all Open Enrollment forms, with original signatures, by October 31, 2017 at 5:00 P.M.

Qualifying Events

Qualifying events are certain changes in your status that allow you to change the dependents on your plan outside of Open Enrollment. These include:

- New marriage/Domestic partnership
- New birth/ Adoption
- Loss of other coverage in certain circumstances
- Divorce or legal separation

All changes MUST be made within 31 days of the qualifying event. If you miss the Qualifying Event period, you will not be able to make the change until the next Open Enrollment Period.



Insurance Contacts

PPO and EPO Participants	
EBA&M Address	P.O. Box 5079 Westlake Village, CA 91359
EBA&M Phone (Toll-Free)	(855) 322-7606
Medical Provider Finder	www.ebam.com
American Health Care (RX)	(800) 872-8276
Self Insured Dental Network *through 12/31/17*	First Dental Health (800) 334-7244 www.firstdentalhealth.com
HMO Participants	
Anthem Blue Cross Medical Provider Finder	(800) 888-8288 www.anthem.com
United Concordia (HMO Dental)	(800) 332-0366 www.unitedconcordia.com

Important Dates to Remember

Flexible Spending Plan Year
January 1, 2018 through December 31, 2018

Employee Insurance Orientation
Every Thursday 3:30 p.m. Insurance Department



Our GGUSD Self-Insured Dental Plan Network Is Now Even Greater

GGUSD is transitioning the Self Insured Dental Plan to the Guardian dental network effective January 1, 2018.

If you are currently enrolled in our Self-Insured Dental Plan:

1. You will be automatically enrolled into the Guardian network – no paperwork needed
2. Expect to receive new Guardian Dental Cards in the mail at home in December

If you are not currently enrolled and would like to enroll in our Self-Insured Dental Plan:

1. Open Enrollment during the month of October is the time that you may change medical and/or dental plans.
2. If you are interested, you may submit an Enrollment and Change form complete with your original signature to the GGUSD Insurance Office October 1 - 31, 2017 for the January 1 – December 31, 2018 plan year.

Why the change to Guardian?

1. Much larger network of local quality care providers
2. Using in-network providers will help you and your family save money
3. You still have the choice to utilize out-of-network providers
4. Out-of-network providers will be paid at a higher rate on usual and customary charges than our previous network



How does a larger Dental Network help you?

While coverage is still available for out of network providers, there are a few advantages to using an in-network provider:

1. Guardian's Network of dental providers is highly credentialed and vetted through a rigorous review process, so you can feel confident that you are receiving quality care.
2. When you use an in-network dentist, you will pay less out of pocket since Guardian negotiates the fees you are charged for services.
3. When you use an in-network dentist, you will also get more out of your annual limit of coverage because of the lower negotiated rates.

Are Guardian providers located in my area?

1. Yes, we will use Guardian's "**DentalGuard Preferred**" PPO network, which is one of the largest networks in the country.
2. Guardian's network includes hundreds of thousands of providers located across the country in convenient locations near you. **Nearly 99% of GGUSD employees** will have access to at least 1 in-network dentist within 5 miles of their residence.

How can I find a provider?

Finding a dental provider is easy. Go to GuardianAnytime.com and click on 'Find a Provider'.