



# GGUSD HEALTH PLAN NEWS

A PUBLICATION OF GGUSD INSURANCE STUDY COMMITTEE

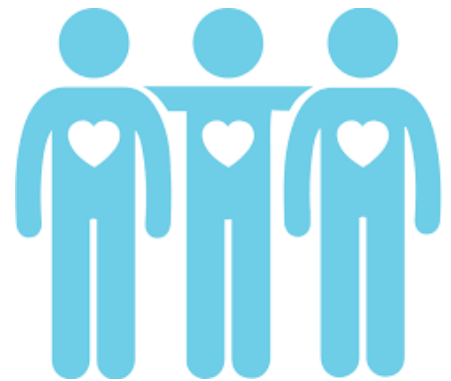
GGEA, CSEA, GGPPSA, GG SUPERVISORY

WINTER 2018

## INSURANCE REMINDERS 2018

### Health Plan Deductibles

It is that time of year again! All deductibles have been reset as of January 1, 2018. A deductible is the amount paid by the member before insurance will begin paying claims. Currently, all EPO and PPO members (including Self Insured Dental) pay a deductible. Medical deductibles are \$300 per person/dependent, per calendar year, with a maximum of \$900 for families. Self Insured Dental deductible is \$25 per person, per calendar year, with a max of \$75 for families. Members can check their deductible or out-of-pocket maximum balance throughout the year by registering as a user at [www.ebamonline.com](http://www.ebamonline.com). Once registered, PPO and EPO members can also view Explanation of Benefits (EOB) statements to check payment status of recently submitted claims and past claim information. When registering, all PPO and EPO will provide group number: **43200**, social security number and the EBA&M ID beginning with **00E** as shown on the medical insurance card. Should you need assistance, you may contact EBA&M at 855-322-7606 (identify yourself as a GGUSD member).



### Explanation of Benefits (EOB)

Claims on the GGUSD Self Insured Medical PPO and EPO plans are managed by EBA&M. Claims are processed in the order they are received. Once each claim is processed, EBA&M mails an Explanation of Benefits to the member's home. Be sure to retain them for comparison with medical bills. Review your EOBs closely (particularly the Reason Code/Description section) because they can alert you to several things such as: when a claim is pending for further action, why a claim is denied, whether a provider is Non-Network, etc. If a reimbursement is due to you, you may also find a check attached to the bottom of an EOB.

### Dental Plan Implant Coverage

Beginning October 1, 2016, the GGUSD Self Insured Dental plan was amended to include implant coverage. This was announced at our September 2016 Open Enrollment Meetings. The 2016 Open Enrollment presentation including this announcement was also posted to our website throughout the year. Prior to October 1, 2016, implant coverage was excluded on the plan, so the practice was to process the implant claim as though it were for a bridge, thus allowing some coverage for the implant. As stated in the Summary Plan Description posted at [ggusd.us](http://ggusd.us), whenever a claim is processed as a bridge, coverage is excluded on the tooth replaced as well as the two adjoining teeth for 5 years. As of January 1, 2018, the district will use Guardian DentalGuard Preferred PPO Network. Providers may be found at [guardiananytime.com](http://guardiananytime.com). If you have not received new dental cards from Guardian, please contact the Guardian at 800-541-7846.

# Important Reminder About Life Changes

Please be sure all required change forms are received in the GGUSD Insurance Department within 31 days when you have any of the following changes in your life:

- Address change
- Family status change such as marriage, **birth**, adoption, or divorce
- Name change
- Change of other insurance coverage for you or any covered dependents (including Medicare)



## 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
Guardian Self Insured Dental Network	(800) 541-7846 www.guardiananytime.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 through December 31, 2018
Employee Insurance Orientation
Every Thursday 3:30 p.m. Insurance Department

**GGUSD Insurance Department: 714-663-6523**

10331 Stanford Avenue, Garden Grove, CA 92840

Learn more at [www.ggusd.us/insurance](http://www.ggusd.us/insurance)

### Benefits Specialists:

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