



# ALDA

ALABAMA DENTAL ASSOCIATION

## BENEFIT GUIDE 2024

<https://aldabenefits.org/>

## Contents

Information Page & FAQ's	2
Resource Directory	3
Eligibility	4
Registering Dental Practice	5
Enrollment Deadlines, Effective Dates & 2024-2025 Premiums	6
Medical Plan Comparison	7
Dental Plan Comparison	8
Telemedicine	9
Member Portal Flyer	10
Alabama Blue Mobile Application	11

Hello!

ALDA is pleased to announce the continuation of our current Employee Benefits Program. For our exclusive members, ALDA will continue to offer affordable benefit offerings for medical and dental. Along with our current plan options we are pleased to announce a new HSA option that will allow members to utilize a Health Savings Account.

With the benefit offerings, we hope to continue to help our exclusive member companies and their employees improve the cost and benefits associated with medical and dental insurance in 2024 and beyond.

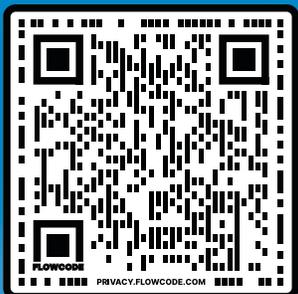
The medical and dental programs ALDA offers will continue have turn-key administrations to create better employer and member experience, billing, communication and compliance support.

We will continue to strive to provide a comprehensive and affordable benefits package for you and your family. In this guide, you will find details on benefit offerings and how to make the most of the benefits you choose. It is important that you select the benefits that work best for you. Being informed is the best way to ensure you get the coverage you need at the best value.

If you should have any questions regarding any of the information presented, or require additional information about ALDA's benefits, please email [aldagrouphealth@aldaonline.org](mailto:aldagrouphealth@aldaonline.org).

Thank you for continued support of the Alabama Dental Association.

Michele Huebner, Executive Director



Scan QR Code for more  
benefit information.



# ALDA Information Page and Frequently Asked Questions

## Plan Design Information:

- BCBS of Alabama will be the primary medical carrier for all 4 plan options offered (Platinum/Gold/Silver/Bronze/HSA Option). MedPlus will supplement the BCBS plans on the Platinum/Gold/Silver plans. Employees will have the option to choose from the 4 plans available.
- Members that enroll in Platinum/Gold/Silver will receive 2 cards (BCBS & MedPlus). Members will need to present both cards at point of service. Pharmacy will only need the BCBS card to fill prescriptions.
- Members that enroll in the HSA option will be allowed to use Health Savings Account to offset deductible expense.
- BCBS of Alabama will administer the 2 dental plans. Employees will have the option to enroll in either plan available.

## Plan Guidelines:

- Only employers with common law employees can participate in the Association plan.

## Enrollment/Eligibility:

- Employees must work 30 hours a week to be eligible.
- For coverage to be effective by the 1<sup>st</sup>, member groups will need to enroll by the 20<sup>th</sup> of the prior month. Example: Enroll by May 20<sup>th</sup> for June 1<sup>st</sup> effective date.
- Member office will be responsible for enrolling/terminating the employees/dependents into the system.

## Payments:

- Only ACH or credit card payments will be allowed. If you elect CC as payment, you will be charged a 3.5% fee.
- Invoices will be generated by the 20<sup>th</sup> of the month, and payment will be due on the 1<sup>st</sup>.
- Upon termination of a member group, there will be a settlement period the month following the term date to ensure premium payments are satisfied. With the invoices being generated on the 20<sup>th</sup>, group may have additions/deletions that occurred after the invoice was generated. Member group may be due a refund or require additional payment during this period.

## Renewal/Open Enrollment:

- Premium rates are guaranteed from 4/1/24 – 3/31/25. Groups that enroll on 4/1 will have a 12-month rate guarantee. If you enroll after April, your office will be on a short plan year. The plan will renew in April 1<sup>st</sup> each year.
- Member groups will be allowed to enroll any month if they are losing current group coverage.

## Resource Directory

Coverage/Carrier	Phone Number	Website
<b>Medical</b> Blue Cross Blue Shield of Alabama	800-292-8868	www.alabamablue.com
<b>Prescription Drugs</b> Blue Cross Blue Shield of Alabama	800-292-8868	www.alabamablue.com
<b>Pharmacy Locator</b> Blue Cross Blue Shield of Alabama		www.alabamablue.com/valueonepharmacylocator
<b>Pharmacy Formulary</b> Blue Cross Blue Shield of Alabama		www.alabamablue.com/sourcerx1druglist4t
<b>Dental</b> Blue Cross Blue Shield of Alabama	800-292-8868	www.alabamablue.com
<b>Secondary Insurance</b> Med Plus	800-890-7337	www.gulfguaranty.com
<b>Telephonic Medical Services</b> Teledoc	855-477-4549	www.teledoc.com

### Alabama Dental Association Team

<b>Michele Huebner</b> Executive Director	334-265-1684	huebner@aldaonline.org
<b>Mendy Dismulces</b> Membership and Communications	334-265-1684	mendy@aldaonline.org
<b>General Benefits Questions</b>	205-443-3402	aldagrouphealth@aldaonline.org
<b>General Enrollment Questions</b>	205-443-3402	aldagrouphealth@aldaonline.org

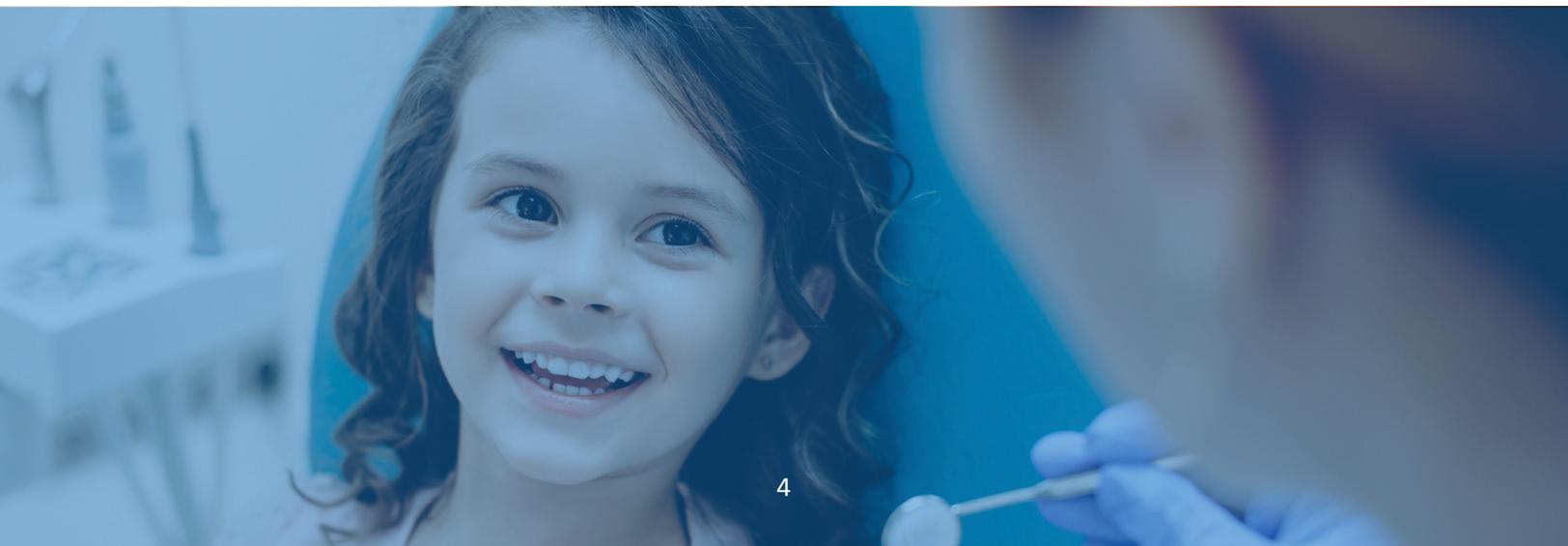
## Eligibility

Eligibility is determined based on date of hire according to the chart below.

Eligibility	Benefits
1 <sup>st</sup> of month following date of hire	Medical, Dental and Secondary

In addition to enrolling yourself, you may also enroll any eligible dependents in the medical and dental coverage. Eligible dependents are defined below:

- **Spouse:** a person to whom you are legally married. Such a person remains a spouse until a decree of divorce is issued.
- **Child:**
  - A child who is yours and your spouse's by birth or legal adoption
  - One whose medical care is the legal obligation of you or your spouse as per a court order or court approved requirement
  - The subject of a child support order that recognizes the right of that person to receive benefits under your medical coverage, issued by a court or administrative agency of any US State or US Territory
  - A child who is your dependent and who is in the guardianship of you or your spouse
  - A legal dependent child under the age of 26. Coverage will cease at the end of the month in which the dependent reaches age 26.
    - A child who is dependent on you or your spouse as a result of a mental or physical incapacity
    - A child who is disabled prior to reaching age 26



## Registering Dental Practice

It is important that your practice and personal information is accurate and up to date. Be prepared to verify and update the information below during the enrollment process.

- Step 1: Enter Practice Name, Address, and Primary Contact Information
- Step 2: Select Effective Date
- Step 3: Select Payment Method. Available payment methods are ACH Bank Draft or Credit Card. Please note additional fees could apply if credit card payment method is selected.

## Employee Information

Please make sure to have the below employee information when enrolling employees in benefits:

- Mailing address
- Marital status
- Phone number
- Date of Birth
- Correct spelling of your name and your spouse's/dependents' names
- Social Security numbers and dates of birth for you and your spouse/dependents
- Emergency Contact Information
- Date of Birth(s) for all Dependents



## Enrollment Deadlines and Effective Dates

If you are:	Enrollment deadline	Effective date of coverage
Currently active in ALDA Health or Dental Plan	Open Enrollment March 1 <sup>st</sup> – March 20 <sup>th</sup>	April 1 <sup>st</sup> – March 31 <sup>st</sup>
New hires/ rehires	Must enroll within 30 days of hire date	First day of the month date of hire
Life Event*	Must enroll within 31 days of life event	Birth- day of life event or all others - First day of the month after life event
Leaving ALDA	N/A	Medical and Dental benefits on the last day of the month following date of termination

## Prescription Drug Benefits

All medical plans include a prescription drug benefit administered by Blue Cross Blue Shield of Alabama/Prime Therapeutics.

CVS and any CVS owned pharmacies are not included in the pharmacy network. Ordering maintenance drugs in a 90-day supply generally costs less than refilling three 30-day prescriptions.

## 2024-2025 Premiums

### Medical Premiums

	Platinum	Gold	Silver	Bronze	HSA
	Rates	Rates	Rates	Rates	Rates
Employee	\$589.85	\$578.94	\$568.60	\$483.37	\$512.33
Employee + Spouse	\$1,215.21	\$1,191.24	\$1,168.46	\$974.35	\$1,024.54
Employee + Children	\$996.28	\$976.09	\$956.97	\$794.61	\$837.03
Family	\$1,696.15	\$1,662.82	\$1,631.32	\$1,360.10	\$1,426.97

### Dental Premiums

	Low Option	High Option with Implant Coverage
	Rates	Rates
Employee	\$28.33	\$35.34
Employee + Spouse	\$53.66	\$67.40
Employee + Children	\$71.36	\$87.29
Family	\$102.54	\$126.67

Administrative fees are included in the monthly premiums on the tables above.

# Medical Plan Coverage Comparison

Plan Options	Platinum	Gold	Silver	Bronze	HSA
Benefit	BCBS + MedPlus	BCBS + MedPlus	BCBS + MedPlus	BCBS	BCBS
<b>Annual Deductible</b>					
Employee Only	\$250	\$500	\$750	\$4,000	\$3,000
Employee and Family	\$500	\$1,000	\$1,500	\$8,000	\$6,000
MedPlus Benefit*	\$6,550	\$6,300	\$6,050	N / A	N / A
<b>Annual Out-of-Pocket Max (OOP with MedPlus does not include Office Copays and Prescription Drug Copays)**</b>					
Employee Only	\$250	\$500	\$750	\$6,800	\$6,000
Employee and Family	\$500	\$1,000	\$1,500	\$13,600	\$12,000
<b>Physician and Hospital Services</b>					
Coinsurance	100%	100%	100%	80%	80%
Office Visit(Primary/Specialist)	\$45 Copay / \$65 Copay	\$45 Copay / \$65 Copay	\$45 Copay / \$65 Copay	\$45/\$65 Copay	80% after CYD
Telemedicine	\$45 Copay	\$45 Copay	\$45 Copay	\$45 Copay	\$55 Copay
Hospital Inpatient	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after CYD
Outpatient Surgery	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after CYD
Outpatient Lab/X-Ray	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after CYD
Physician Surgery, Anesthesia & Maternity Care	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after CYD
Outpatient Diagnostics	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after CYD
Emergency Room (Emergency Use Only)	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after CYD
Routine/Preventative	100%	100%	100%	100%	100%
<b>Prescription Drug Copays</b>					
Tier 1	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay after CYD
Tier 2	\$60 Copay	\$60 Copay	\$60 Copay	\$60 Copay	\$60 Copay after CYD
Tier 3	\$100 Copay	\$100 Copay	\$100 Copay	\$100 Copay	\$75 Copay after CYD
Tier 4 (Specialty)	\$425 Copay	\$425 Copay	\$425 Copay	\$425 Copay	\$395 Copay after CYD

\*Med Plus Benefit does not include physician office visit copays or prescription drug copays.

\*\*HSA Plan qualifies for a Health Savings Account.

# Dental Plan Coverage Comparison

Plan	Low Option	High Option with Implant Coverage
Benefit	In-Network	In-Network
<b>Annual Deductible</b>		
Employee Only	\$50	\$25
Employee and Family	\$150	\$75
<b>Calendar Year Maximum</b>		
Annual Benefit	\$1,000	\$1,500
<b>Diagnostic and Preventative Services</b>		
Diagnostic & Preventative Services	100%	100%
<b>Basic Services</b>		
Basic Services - Restorative	100% subject to deductible	100% subject to deductible
Basic Services - Supplemental	80% subject to deductible	100% subject to deductible
<b>Major Services</b>		
	<b>Waiting Period - No benefits for late enrollees until the member has been covered for a continuous 365 days</b>	
Periodontic Services	50% subject to deductible	80% subject to deductible
Prosthetic Services	50% subject to deductible	50% subject to deductible
<b>Orthodontic Services</b>		
	<b>Waiting Period - No benefits for late enrollees until the member has been covered for a continuous 365 days</b>	
Calendar Year Orthodontic Deductible	No Deductible	No Deductible
Lifetime Orthodontic Maximum	\$1,500	\$1,500
Orthodontic Services*	50%	50%

\* Orthodontic Services for dependent children up to age 26.

# Telemedicine

You and your family can save time and money by using Teladoc, which provides access to U.S. licensed, board-certified doctors 24/7/365 who can consult, diagnose and prescribe medication (if deemed appropriate) via telephone or video, regardless of time and your location. Featuring a fixed co-pay based on plan, Teladoc is convenient and your lowest-cost option to access a physician from wherever you are: at home, at work, or any place between.

## **COST OF SERVICES**

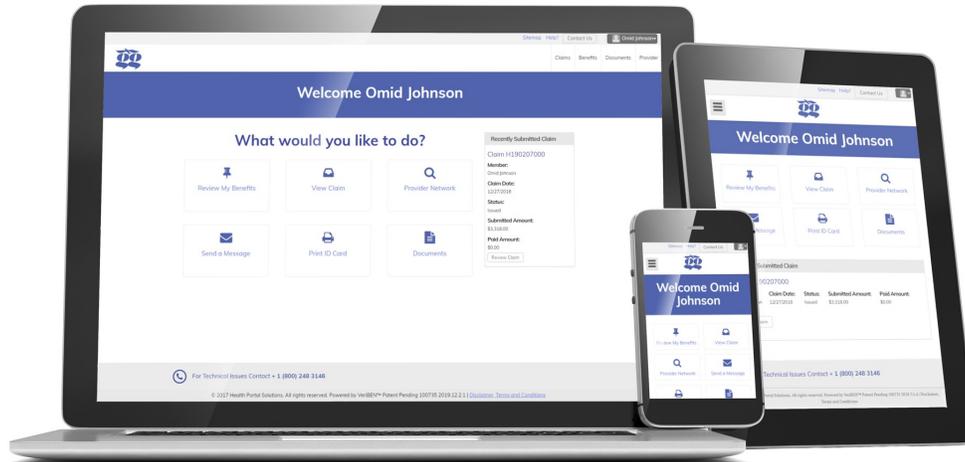
- Physician: \$45 or \$55 co-pay, based on plan

## **BENEFITS OF TELADOC**

- 24/7/365 access to a physician, call back in less than 30 minutes
- Prescriptions as needed (no controlled substances, psychiatric or lifestyle drugs)
- Speak to a doctor at work, while traveling or from the comfort of your home
- Save money by avoiding lengthy, expensive ER and urgent care visits

## **COMMON MEDICAL CONDITIONS TREATED**

-Abdominal Pain	-Blood Pressure Issues	-Diarrhea	-Headache/Migraine	-Respiratory Infection
-Abscess	-Bronchitis	-Dizziness	-Herpes	-Sinusitis
-Acid Reflux	-Bowel/Digestive Issues	-Eye Infection/Irritation	-Joint Pain/Swelling	-Skin Injury
-Allergies	-Cellulitis	-Fever	-Laryngitis	-Sore Throat
-Arthritis	-Cold	-Flu	-Pediatric Issues	-Sprains & Strains
-Asthma	-Constipation	-Gas	-Pink Eye	-Strep
-Backache	-Cough	-Gout	-Rash	-Tonsillitis



## Check out your new member portal!

### Easily manage your healthcare and plan benefits online.

- **Mobile Access:** No app needed! Just log in from the browser on your mobile device, and the portal will resize to fit your screen.
- **New User-Friendly Design:** This engaging design makes it easier to navigate our portal and find claims, benefits, and other important plan information.
- **Email us your questions:** Save yourself a phone call and email us in our secure, HIPAA-compliant portal. Our team will be watching and waiting for your email.
- **Print ID Card:** Whether it's printing or showing your ID card from your phone, this tool will save you time and space in your wallet.

## Create Your Account Today!

Log in: [gulfgty.veriben.net](http://gulfgty.veriben.net)

Or scan this code with your mobile device:



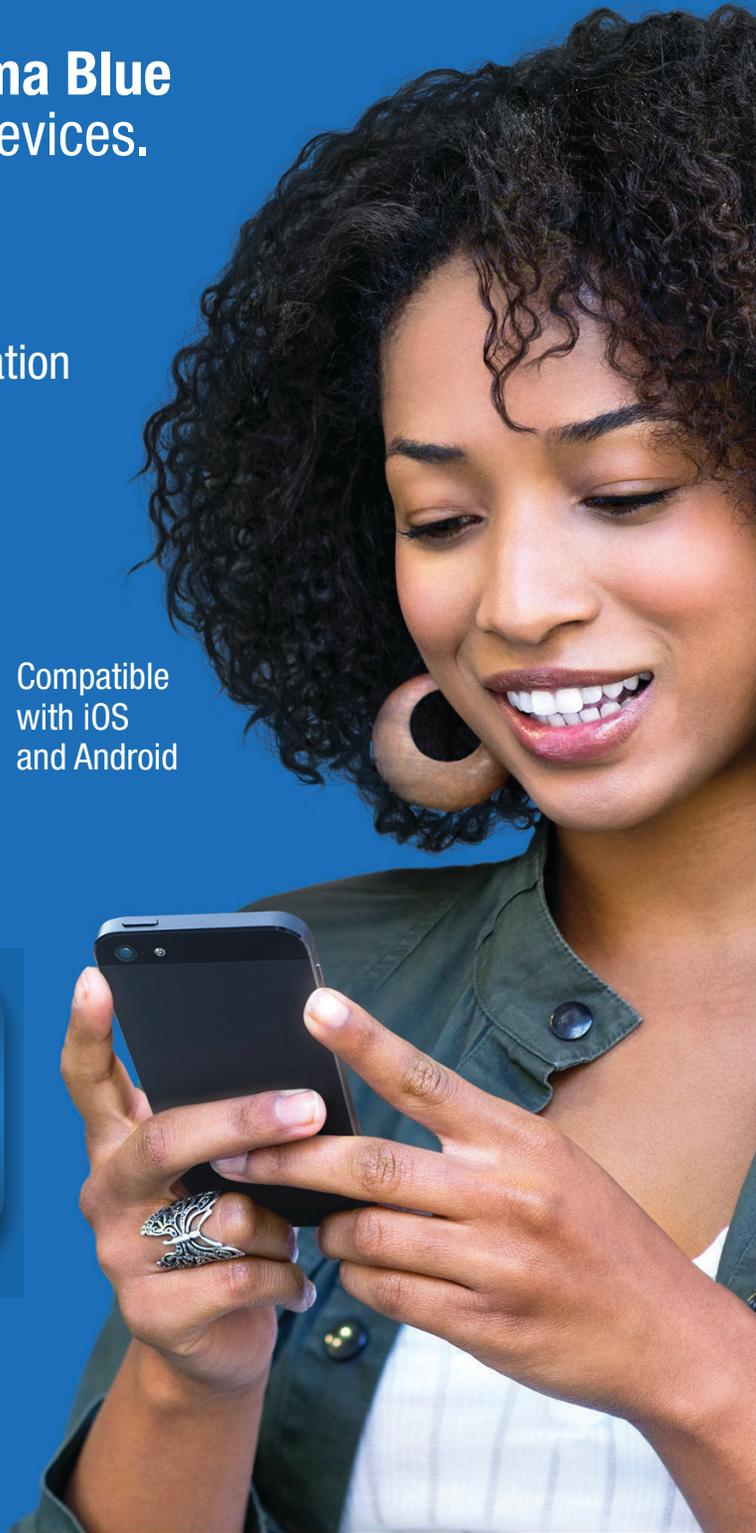
# Take **Blue** *With* You

Download the **Alabama Blue** app for your mobile devices.

- View your benefits
- View a virtual ID card
- Manage contract information
- Find a doctor
- *And more...*



Compatible  
with iOS  
and Android



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