



Alabama Dental Association

2022 Employee Benefit Guide



ALABAMA DENTAL ASSOCIATION 2022 SUMMARY OF BENEFITS



Effective April 1, 2022, your health insurance benefits will include a Blue Cross Blue Shield of Alabama primary plan and a MedPlus supplemental gap plan provided by Gulf Guaranty Health. MedPlus supplemental coverage is offered to enhance benefits provided by the major medical plan by lowering your deductible and reducing your out-of-pocket exposure. The combination of your Blue Cross Blue Shield of Alabama plan and our supplemental MedPlus plan results in the following overall benefits:

BCBSAL - BS 4000

MEDPLUS

Member Cost Share		
Calendar Year Deductible (CYD)	Single \$4,000 / Family \$8,000	Single \$250 / Family \$500
Coinsurance after Deductible	BCBSAL 80% / Member 20%	Medplus 100% / Member 0%
Out of Pocket Maximum (OPM)	Single \$6,800 / Family \$13,600	Single \$250 / Family \$500 *
Cost after Deductible and OPM have been met	BCBSAL covers 100%	BCBSAL covers 100%
Inpatient Services		
Inpatient Hospital	\$4,000 CYD then 80%	MedPlus pays up to \$6,550
Inpatient Hospital Physician Services	\$4,000 CYD then 80%	MedPlus pays up to \$6,550
Outpatient Services		
Emergency Room + Physician	\$4,000 CYD then 80%	MedPlus pays up to \$6,550
Outpatient Facility & Ambulatory Centers	\$4,000 CYD then 80%	MedPlus pays up to \$6,550
Outpatient Physician (surgery and anesthesia)	\$4,000 CYD then 80%	MedPlus pays up to \$6,550
Outpatient Diagnostic	\$4,000 CYD then 80%	MedPlus pays up to \$6,550
Ambulance	\$4,000 CYD then 80%	MedPlus pays up to \$6,550
Other Covered Services - PT, Chiro, DME	\$4,000 CYD then 80%	MedPlus pays up to \$6,550
Physician and Rx Copays		
Preventative/Wellness	BCBSAL covers at 100%	Covered under BCBSAL
Primary/Specialist Physician Copay	\$45 PCP / \$65 Specialist	Covered under BCBSAL
Prescription Drug Benefits: Tier 1,2,3,4	\$0 ded \$15/\$60/\$100/\$425	Covered under BCBSAL

JKA/HRK V3.0

Effective Date: April 1, 2022

* The Out of Pocket with Medplus does NOT include Doctor Copays or Pharmacy deductibles or Copays.



Only eligible charges allowed by the Primary Plan will be applied to Gap benefits. No more than 100% of charges will be paid by both plans.



Gulf Guaranty Life Insurance Company

Alabama Dental Association

Policy# LICG221561

Effective Date: April 01, 2022

The following benefits apply to covered employees subject to all provisions of this Policy/Certificate of Insurance.

SCHEDULE OF BENEFITS

Annual MedPlus Policy Deductible	Single	\$250
	Family	\$500
Annual MedPlus Policy Benefit	Single	\$6,550
	Family	\$13,100
MedPlus Policy Coinsurance		100%
Primary Health Plan: BCBSAL - BS 4000		
	Deductible	\$4,000
	Out of Pocket	\$6,800
	Coinsurance	80%

This plan pays 100% of eligible charges¹ which are consistent with the Primary Health Plan deductible and coinsurance. The maximum benefit is limited to \$6,550 per person per calendar year for all services combined.

¹Eligible charges refer to any charges which are eligible under the Primary Health Plan. Charges which are not covered under the Primary Health Plan will not be covered by this plan. No more than 100% of eligible charges will be paid by both plans.



Sample MedPlus ID Card



JASON BARNES

Supplemental Health Plan
ID: *Refer to your member ID Card*
Group Number: 1561
Alabama Dental Association

Gulf Guaranty Health
P.O. Box 14977
Jackson, MS 39236-4977
Customer Service: 800-890-7337



Mail Claims to: Gulf Guaranty Claims Department
P.O. Box 14977
Jackson, MS 39236-4977
Fax Claims to: 601-981-6805
EDI Payor ID: 99943
Email Claims to: claims@gulfguaranty.com
Eligibility and Verification of Benefits: 800-890-7337

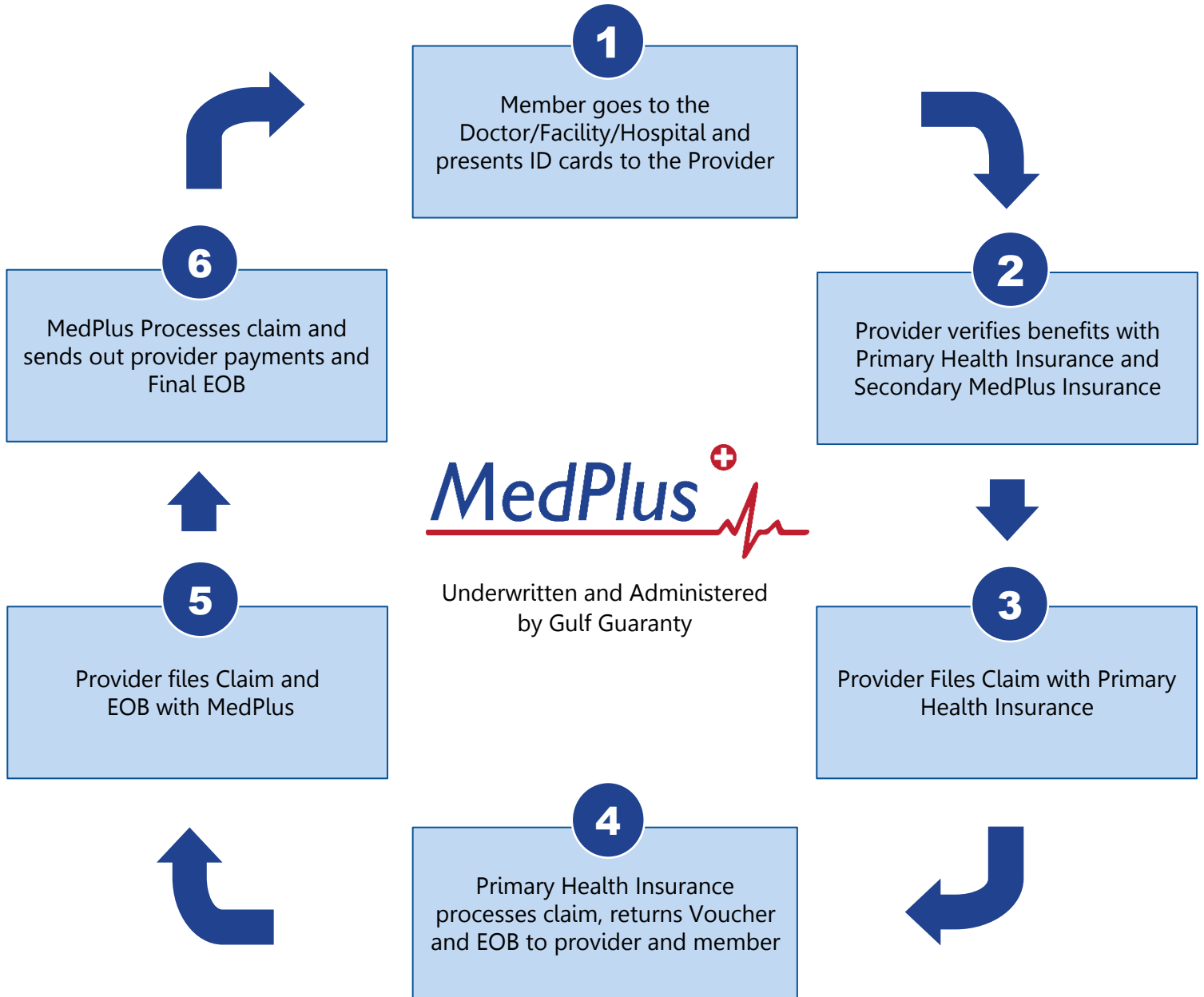
Note: Services excluded under the primary health plan are not covered.

Front

Back



MedPlus Claim Process



Definition of Terms:

EOB: **Explanation of Benefits**

Primary Insurance:

Blue Cross Blue Shield of Alabama

Secondary Insurance:

Gulf Guaranty/MedPlus

In the event you receive a billing statement from your Provider requesting payment and you have not received an EOB from Gulf Guaranty:

1. Call 601-981-9505 or email all claim information to claims@gulfguaranty.com
2. Information can also be faxed to: 601-981-6805



Ensure Your Claims are Filed with MedPlus Correctly

- MedPlus is known by your provider as your "Secondary Insurance".
- When possible, call your provider prior to your appointment to update plan information.
- Upon arrival to Doctor/Hospital, submit both your «Primary_Plan» & MedPlus ID cards
- If you should have any issues with providers refusing to file your secondary insurance, please notify Gulf Guaranty Employee Benefits and we will contact the provider for you.

800-890-7337

SAMPLE PATIENT REGISTRATION FORM

PATIENT NAME:

PRIMARY INSURANCE **Blue Cross Blue Shield of Alabama**

Insured's Name:

Relation to Patient:

Group Number:

Insured's Policy ID Number:

Insured's Date of Birth:

Insurance Company Phone:

Insured's Employer

Insured's Work Number:

Effective Date of Policy:

Is there a Deductible?

Co-Payment or Co-Insurance:

If yes, how much?

Maximum number of visits per year:

Dollar amount per year:

Are Exams, Physical Therapy, Modalities and Manipulation covered?

Is Doctor in Network?

What is the claims' address?

SECONDARY INSURANCE **MedPlus, Gulf Guaranty, P.O. Box 14977, Jackson, MS 39236-4977**

Insured's Name:

Relation to Patient:

Group Number: **1561**

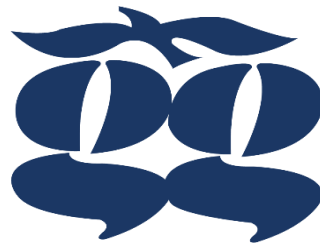
Insured's Policy ID Number:

Insured's Date of Birth:

Insurance Company Phone: **601-981-9595**

Insured's Employer: **Alabama Dental Association**

Insured's Work Number:



Gulf Guaranty
Health

P.O. Box 14977
Jackson, MS 39236
1-800-890-7337

This booklet is provided solely as a reference overview of current medical benefits and is not intended to replace comprehensive primary plan summary, group policy or individual certificates of coverage.