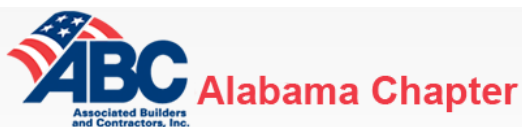


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Employee Medical Benefits Overview



Simplify
Connect
Protect



OVERVIEW OF 2019 MEDICAL BENEFITS...

Effective October 1, 2019 your health insurance benefits will include a BlueCross BlueShield primary plan and supplemental gap coverage provided by Gulf Guaranty Life Insurance Company.

MedPlus supplemental coverage is offered to enhance benefits provided by the major medical plan by lowering your deductible and reducing out of pocket exposure.



The combination of your BlueCross BlueShield plan and our Supplemental Medplus plan results in the overall benefits you are responsible for listed below:

DEDUCTIBLE	\$250
CO-INSURANCE	100%
OUT OF POCKET	\$250
RX COPAYS	See Summary

COMPOSITE SUMMARY	BCBSAL - Saver 3000	MEDPLUS
DEDUCTIBLES & OUT OF POCKET MAXIMUM		
Calendar Year Deductible (CYD)	\$3000 / \$6000	\$250 / \$500
Coinsurance after Deductible	BCBSAL 80% / Member 20%	Medplus 100% / Member 0%
Out of Pocket Maximum (OPM) **	\$6000 / \$12000	\$250 / \$500
Cost after Deductible and OPM have been met	BCBSAL covers 100%	BCBSAL covers 100%
INPATIENT HOSPITAL FACILITY		
Inpatient Hospital	\$3000 CYD then 80%	MedPlus pays up to \$5750
Inpatient Hospital Physician Services	\$3000 CYD then 80%	MedPlus pays up to \$5750
OUTPATIENT FACILITY AND PHYSICIAN CHARGES		
Emergency Room + Physician	\$3000 CYD then 80%	MedPlus pays up to \$5750
Outpatient Facility & Ambulatory Centers	\$3000 CYD then 80%	MedPlus pays up to \$5750
Outpatient Physician (surgery and anesthesia)	\$3000 CYD then 80%	MedPlus pays up to \$5750
Outpatient Diagnostic	\$3000 CYD then 80%	MedPlus pays up to \$5750
Ambulance	\$3000 CYD then 80%	MedPlus pays up to \$5750
Other Covered Services - PT, Chiro, DME	\$3000 CYD then 80%	MedPlus pays up to \$5750
PHYSICIAN AND RX CO-PAYS		
Preventative/Wellness	BCBSAL covers at 100%	Covered under BCBSAL
Primary/Specialist Physician Copay	\$30 PCP /\$30 Specialist	Covered under BCBSAL
Prescription Drug Benefits: Tier 1,2,3,4	\$0 Ded/\$15/\$50/\$70/\$395	Covered under BCBSAL

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

Certificate of Insurance
Gulf Guaranty Life Insurance Company
Associated Builders and Contractors of Alabama
Policy #LICG191063
Effective Date: October 1, 2019

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

SCHEDULE OF BENEFITS

Annual Policy Deductible per covered	\$250
Hospital Inpatient/Outpatient Benefit	\$5,750
GAP Policy Coinsurance	100%
Member Coinsurance	0%
Primary Health Plan: BCBS MS	
Deductible	\$3,000
Primary Plan Out of Pocket	\$6,000
Coinsurance	80%

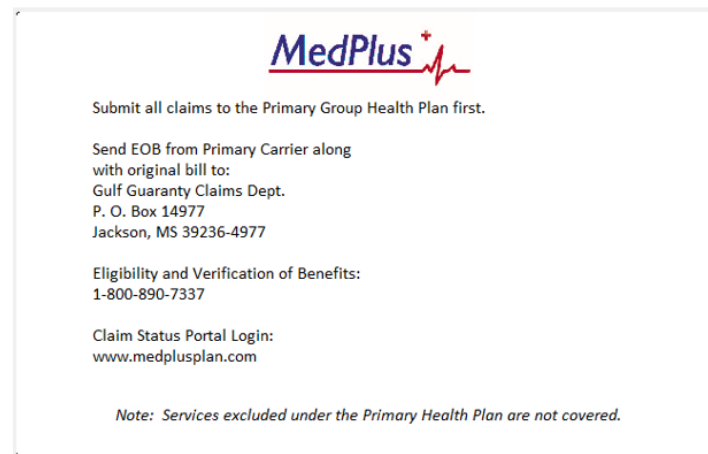
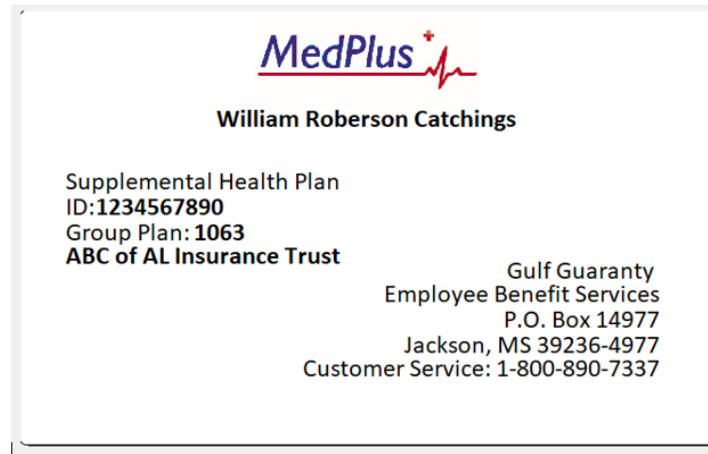
Maximum Benefit Per Calendar Year	The benefit is limited to \$5,750 per Covered Person per Calendar Year for all services combined.
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Benefits

This plan pays 100% of **eligible charges which are consistent with the Primary Health Plan deductible and coinsurance. The maximum benefit is limited to \$5,750 per person per calendar year for all services combined.

**Eligible charges refer to any charges which are eligible under the Primary Health Plan and have been applied to the deductible and coinsurance. Charges which are not applied to the deductible will not be covered by this plan.

Your Health Benefits in One Place One Card...Feels Like One Plan



****The sample ID card shown is for illustrative purposes only and does not include valid plan information**

Associated Builders and Contractors of Alabama

1

Member visits Doctor/Hospital.
Member gives Single
Insurance ID Card to Provider



2

Provider verifies benefits with
Primary Health Insurance and
Secondary Gulf Guaranty MedPlus
Insurance



3

Provider Files Claim with
Primary Health Insurance



4

Primary Health Insurance processes claim,
returns Voucher and EOB to Provider



5

Provider files Claim and EOB
with Gulf Guaranty MedPlus



6

Gulf Guaranty MedPlus Processes
claim and sends out
provider payment and
Final EOB



Underwritten and Administered by Gulf Guaranty

Definition of Terms:

EOB - Explanation of Benefits

Primary Insurance = BlueCross BlueShield

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

Associated Builders and Contractors of Alabama

*MedPlus is known by your provider as your "Secondary Insurance".

*When possible, call your provider prior to your appointment to give them your updated plan information.

*Upon arrival to Doctor/Hospital, reiterate there are TWO plans on your single ID Card to file against.

*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.

INSURANCE VERIFICATION	
PATIENT NAME:	
PRIMARY INSURANCE: LIST YOUR PRIMARY INSURANCE	
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 Symes in Network:	
What is the claims' address?	
SECONDARY INSURANCE: MedPlus	
Gulf Guaranty PO BOX 14977 Jackson, MS 39236-4977	
Insured's Name:	Relation to Patient:
Group Number:	Insured's Policy ID Number:
Insured's Date of Birth:	Insurance Company Phone: 601-981-9505
Insured's Employer: ABC OF ALABAMA	Insured's Work Number:

**Matthew P. Morris
JH Berry Risk Services, LLC
2552 18th Street South
Ste 200
Homewood, AL 35209**

**Gulf Guaranty Employee Benefit
Services P.O. Box 14977
Jackson, MS 39236
1-800-890-7337**