



Group Supplemental Health Insurance

LOWER EMPLOYEE DEDUCTIBLES • REDUCE OUT OF POCKET EXPOSURE • SAVE PREMIUM COST



MMA ENDORSED BY
Mississippi Manufacturers Association

Underwritten by Gulf Guaranty Life Insurance Company. Approved policies vary depending upon state; available in Mississippi, Louisiana, Alabama, Tennessee, Arkansas and Texas

MedPlus Plan Benefits

If you have looked at medical gap plans in the past and came away less than thrilled with poorly matched plan designs, inconsistent Inpatient/Outpatient benefits, per occurrence deductibles, age banded rates, inefficient claims service, etc...it's time to take a second look. MedPlus plans are specifically designed to mirror major medical plan benefits and act as true secondary health insurance, all while lowering the employee's deductible, reducing out of pocket exposure, and saving employer cost.

The complaint that there are "gaps in the gap" does not apply to our plans. There are no limitations or exclusions outside of the major medical plan, and supplemental benefits will not exhaust prior to reaching primary max out of pocket. Right down to the single ID card, MedPlus plans are built to sync with major medical and feel like one plan to the employee...as it should.

Further, a properly designed supplemental or secondary insurance plan should have a positive impact on a group's claims experience with the primary carrier and is a creative solution to maintain desired benefits while meeting the Affordability Test under ACA mandates.

BENEFIT

Deductible per Covered per Calendar year

Deductible per Family per Calendar year

Inpatient Benefit

Outpatient Benefit

Coinsurance Percentage

Physician Office Benefit Rider

- *Quote requests submitted online with complete information completed in two business days*
- *Online quote submission and supplemental application for group insurance available at www.medplusplan.com*
- *Coverage is group, guaranteed issue and not offered on a voluntary basis; all eligible employees covered on the employer's major medical health plan must be covered on the supplemental plan*
- *Any change in the primary health plan attached to the supplemental application could render quoted rates invalid*
- *No more than 100% of eligible charges will be paid by both plans*
- *Supplemental medical expense coverage issues through age 70*
- *Rates are subject to change in the event of a 10% variance in census eligibility from the time of original application.*
- *No broker or agent can bind coverage without the authorization of Gulf Guaranty Life Insurance Company*

OPTIONS

\$100; \$250; \$500; \$1,000; \$1,500; \$2,000; \$2,500

2x or 3x multiple consistent with Primary Plan

\$1,000 to \$7,200 per covered per year; multiple for all covered consistent with Primary Plan

\$1,000 to \$7,200 per covered per year; multiple for all covered consistent with Primary Plan

Primary Plan matching coinsurance at 50%, 60%, 70%, 80% or 90%
100% coinsurance available

Pays \$25 office visit or specialist co-pay up to 4 per year per covered

We're not just paying a claim...we're delivering on a promise.

QUESTIONS YOUR EMPLOYEES MAY HAVE

How do I make sure I properly use the coverage available to me?

It is important when reasonably possible to stay within network for health services. Your primary and secondary plans will pay a higher benefit level...saving you money. Major medical carrier networks today are very comprehensive, making this less of a concern. You will receive a coverage ID card for your plan so be sure to present it every time you receive medical service.

Can I purchase MedPlus alone for myself or a dependent?

No, this supplemental plan works in sync with your primary health plan and is not a replacement for major medical coverage.

What about limitations, exclusions or pre-existing conditions?

MedPlus plans have no limitations or exclusions outside of the primary health plan and no pre-existing condition clauses.

Will I have to pay the provider and then seek reimbursement?

No, benefits under both plans are payable directly to the provider. The provider will verify eligibility and the secondary plan will pay off of the EOB processed by the primary plan. In the event a claim isn't filed properly, we do everything possible to take the burden off of the member. Notify our claims department with date of service and we will take the lead in contacting the provider for necessary documentation to get the claim paid.

How will supplemental coverage actually save me money?

Let's look at a simple claim example of inpatient surgery to repair a leg fracture using both a stand alone high deductible, max out of pocket major medical plan with 80% coinsurance and then the composite plan paired with a \$1,000 deductible MedPlus supplemental plan with matching coinsurance...

Inpatient Surgery totaling \$14,250

Stand Alone Major Medical Plan:

You pay \$5,000 to meet your deductible but that still leaves a balance owed of \$9,250. You will share in that portion at 20% and your health plan will share at 80%. To satisfy the bill, you will pay a total of \$6,850 and the plan will pay \$7,400. Also note that you will have satisfied your Max Out of Pocket liability.

Composite Plan (Primary and MedPlus together):

You pay \$1,000 to meet your MedPlus deductible but that still leaves a balance owed of \$13,250. You will only have to meet your remaining coinsurance share to the additional \$1,170 while the supplemental plan pays \$4,680 and again the primary plan pays \$7,400.

In this scenario, supplemental coverage would have saved you \$4,680 and you have also satisfied your Max Out of Pocket liability.

Necessary Information For A Group Quote:

- Completed Supplemental Application
- Census count in Excel format
- Current Primary Health Plan with Summary of Benefits and Rates along with Alternative Renewal Options and Rates.
- If prior gap coverage, copy of renewal rates and benefits.

*This information is not required but is helpful.



MedPlus Supplemental Health Plans are underwritten and administered by Gulf Guaranty Life Insurance Company. Headquartered in Jackson, Gulf Guaranty has been a Mississippi domiciled company since 1970. We still adhere to the values that have sustained our success for over 40 years and the fundamental principles of operational integrity and commitment to prompt, professional and courteous service to our clients.

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