

QUICK REFERENCE GUIDE:

Members should present both their primary and MedPlus ID card to their provider's office staff and inform them MedPlus is their secondary insurance. MedPlus will start paying once the member's HRA account of \$1,000 for employee coverage and \$2,000 for family coverage (Family coverage is EMP + CHILDREN, EMP + SP and FM tiers) has been exhausted.

MedPlus is new to some providers (medical offices). MedPlus is a secondary insurance that is separate from BCBS (Blue Cross Blue Shield). BCBS does not own MedPlus and can not answer questions about claims that MedPlus should have covered. Each provider (doctor) should file with BCBS first and with MedPlus second once the member's HRA has been exhausted.

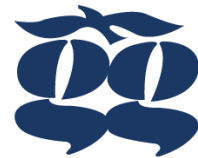
Member's will then receive an EOB (Explanation of Benefits) from BCBS showing how much was paid to the provider and debited from the HRA account. The provider will then file the claim with MedPlus once they receive the EOB showing their is no money left in the HRA account. Our goal is to get every provider to file with MedPlus so the member will not have to file for reimbursement.

If the provider has any questions regarding benefits, or is requesting a payment at the time of your visit please have them call Gulf Guaranty at 800-890-7337 (Number on ID Card).

CUSTOMER SERVICE

Providers and members can contact Gulf Guaranty to verify benefits, check claim status or with any questions.

800-890-7337



Gulf Guaranty
Employee Benefit Services

REMINDERS:

- + Use Blue Cross Blue Shield Network providers
- + Present both your BCBS ID card and MedPlus ID card when seeing a BCBS Provider.
- + Blue Cross Blue Shield will continue processing your health claims; you & your Provider will receive a BCBS Explanation of Benefits (EOB) once the claim has been processed.
- + The BCBS EOB must be submitted to MedPlus in order for MedPlus to finalize payments to your Provider.
- + MedPlus will be a "new" supplemental plan to some Providers initially.
- + Payments by MedPlus – The Goal: Providers should submit a Patient's EOB to MedPlus directly after receiving payments from BCBS. Any additional payments due can be paid directly to the Provider (leaving the patient out of the process). It is hopeful that patients will not be asked to pay anything upfront to the Providers, as long as you are receiving covered BCBS benefit services.

MedPlus supplemental plans are administered by Gulf Guaranty Employee Benefit Services and underwritten by Gulf Guaranty Life Insurance Company.