## **Tennessee School Districts**

## How to enroll in **Gap Medical benefits**

Your Gap Medical eligible benefit level is determined by the Major Medical PPO plan that you select.

- ☐ If you are enrolling in the *Limited PPO plan*, you will automatically be enrolled in the Gap Medical plan.
  - -- NO PAPERWORK IS REQUIRED
- ☐ If you are enrolling in the **Partnership PPO plan** or the **Standard PPO plan**, you may **elect to enroll** in Gap Medical coverage on a voluntary (employee-paid) basis.
  - -- SUBMIT PAPERWORK TO ENROLL IN VOLUNTARY GAP MEDICAL See instructions below.

### **ENROLLMENT PROCESS (for voluntary Gap Medical only)**

To elect the voluntary Gap Medical benefit for the <u>Partnership PPO</u> or the <u>Standard PPO</u> plans, please follow these steps:

- ✓ Complete the enclosed enrollment form for the Beazley Group Supplemental Out-of-Pocket Medical Expense Insurance Policy
- ✓ Fill out all blank sections
- ✓ Sign and date (on back side)
- ✓ Hand-deliver or mail your completed enrollment form to your Benefits Department.

If you have questions, call (800)435-5023, extension 1.

Five Points Benefits Solutions

# Optional Gap Medical Coverage with the Partnership PPO or Standard PPO

#### **BENEFIT LEVELS**

| Benefit            | Description   | Annual Maximum |
|--------------------|---|----------------|
| Inpatient Benefit  | Reimburses eligible out-of-pocket expenses incurred during inpatient hospitalization annually, up to the benefit maximum. | \$2,500        |
| Outpatient Benefit | Reimburses eligible out-of-pocket expenses performed in select settings annually, up to the benefit maximum.              | \$1,000        |

Please refer to the Supplemental Medical Expense (Gap Medical) enrollment communication for details.

### **BENEFIT COSTS - employee price tags**

| Coverage type         | Monthly Premium Amounts Gap Medical with Partnership PPO or Standard PPO |
|-----------------------|--|
| Employee only         | \$ 38.50   |
| Employee + Spouse     | \$ 83.00   |
| Employee + Child(ren) | \$ 63.00   |
| Family                | \$114.00   |