

## Guaranteed Issue Medical Supplement Plan

During open enrollment or as a new hire, employees have the option to enroll in a Medical (GAP) Plan designed to complement your major medical health coverage. Medical costs continue to rise and employees have more and more out of pocket expenses when receiving medical care.

The Allstate Medical “Gap” Plan was designed specifically for the Florida Colleges to help provide “First Dollar Benefits” to fill the gap between what your current major medical coverage pays and what employees pay toward deductibles and co-payments.

**How the Plan Works:** Two plans are being offered, a “LOW” and a “HIGH” plan. Employees may choose either plan and may elect to cover family members even if they are not on the College health plan. Other features of the plan include:

- *Guaranteed Issue with no medical questions*
- *Benefits are paid directly to the employee*
- *Pays in addition to any other coverage*
- *Plan is portable at the same cost if you leave employment*
- *Premiums are pre-taxed which save you approximately 24% of the premium*

**What is Covered:** A few examples of what is covered are: Initial Benefit for being hospitalized, a Dailey Hospital Confinement benefit, Ambulance, Emergency Accident, Surgery and other items.

**Doctor’s Office Visit:** Based on the plan elected, you will receive \$25.00 or \$50.00 each for up to 5 doctor’s office visits per year (Up to 15 visits for family) to any doctor for any reason including family doctor, specialist, walk in clinic or dental and vision visits.

**Pre Existing Conditions:** Any medical condition that you have received treatment or advice for in the past 12 months will have a 12 month waiting period before being covered. Doctor’s office visits will be reimbursed regardless of pre-existing conditions.

For those of you that currently have coverage, please remember to file for up to five (5) doctor office visits per insured (up to 15 for family coverage) each year.

**For Claims assistance, please contact Tom Watson at (352)369-9453.**