



Marketed and Administered Exclusively by:



6 North Park Drive Suite 310 ♦ Hunt Valley, MD 21030
Phone: (410) 832.1300 ♦ 1 (800) 638.6085
Web: <http://www.gbsio.net>

Dear Health Plan Participant:

We are pleased to be your employee health plan administrator and are dedicated to providing you excellent service.

The implementation timeframe to set up a new Client, including the employee enrollment process takes approximately two weeks to complete. It is our goal to complete this process prior to the requested effective date.

However, due to a delay in receiving all of the necessary plan and enrollment information for your plan, we did not have enough time to complete this process prior to the effective date of your new health plan. Member IDs, Plan ID cards and group numbers cannot be generated until all of the information is in our system and the pharmacy benefit system.

We apologize for the delay in receiving your ID cards. We are working as quickly as possible to get all of the information in our system and anticipate you should receive your plan ID cards within the next two weeks.

Even though you don't have your ID card at this point, your coverage is in effect and you can seek health care services and get your prescription drugs. Here are some steps you can take to seek medical services or fill a prescription.

If you need to visit a doctor, out-patient urgent care facility, lab, imaging center, hospital etc.:

- 1) Ask the medical provider to contact Group Benefit Services (GBS) at (410) 832-1333 or toll-free at (800) 337-4973) if outside of Maryland to verify your eligibility and benefit coverage.
- 2) GBS Claim Customer Service hours are Monday through Friday, 8:00 AM – 8:00 PM.
- 3) The provider will need your Employer's name

If you need to fill a prescription:

You have 3 options for filling a prescription before you receive your ID card:

- 1) Ask the pharmacist to give you a small supply to hold you over until you receive your ID card.
- 2) Ask your doctor if they have samples they can provide to you.
- 3) Have your prescription filled and pay for it out of pocket and get reimbursed after you receive your ID card:
 - a) If you receive your ID card WITHIN 7 days of filling your prescription, you can take your ID card back to the pharmacy and ask them to reprocess the prescription and give you a refund (subject to any deductible or copay that may apply).
 - b) If you receive your ID card AFTER 7 days of filling your prescription, you will need to complete a Claim Form (attached) and submit to GBS along with your pharmacy paid receipt. GBS will reimburse your cost (subject to any deductible or copay that may apply).

If you need to mail a claim form for reimbursement, please mail it to:

Group Benefit Services, Inc.
Attention: Claim Department
P.O. Box 4368
Lutherville, MD 21094-9998

If you have any questions, please do not hesitate to call us at the phone numbers provided above. You are a valued client and we look forward to serving your health coverage needs.

Sincerely,

GBS Customer Service