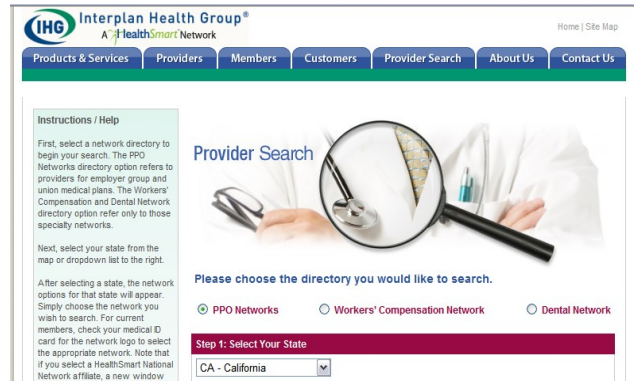


# Summary of Guardian Health Benefits

To confirm benefits, explain coverage or find a participating provider, you may contact a **Guardian Specialist at 1 (800) 459-9401** or visit the website [www.InterplanCorp.com](http://www.InterplanCorp.com).

**When calling Guardian, you will be asked to give our group plan Number—which is 419595.** A directory of participating of providers may be found online. You may search for providers based on your individual criteria, such as your location or specialty needed. When searching for a specialized physician, it is recommended to confirm with a Guardian specialist as to whether the physician is within the covered network.



**Preventative care and regular office visits are covered at 100%**

**with a \$20 co-pay if in-network.** Out of network providers are covered at 70% after a \$10,000 deductible has been met. Because of the high out of network deductible it is very important to find a participating provider.

**Outpatient care in-network is covered at 100% after the \$2500 deductible has been met.** Hospital in patient care is covered the same after a \$250 co-pay per occurrence. For Emergency Room Facility Charges, you will be responsible for a \$100 co-pay per occurrence.

## **Processing Deductible Reimbursement Claims:**

**Some services, such as surgeries and hospital stays, will be subject to a \$2500 calendar year deductible.**

- If these services were to be performed, you would receive an Explanation of Benefits (EOB) from Guardian showing what amount has been applied towards the deductible.
- That EOB should be sent to Northwest Plan Services. If the claim for a covered benefit is applied to the \$2500 deductible, Northwest will send payment of 80% of the billed amount to the billing provider up to \$2000 per year limit or \$6000 for a family.

**Mail or fax EOB's for deductible reimbursement to:**

**Northwest Plan Services**

**P.O. Box 575**

**Fortuna, CA 95540-0575**

**P: (707) 725-3400 F: (707) 725-0292**

## **Medical Reimbursement plan benefits:**

All expenses applied to the Guardian calendar year deductible whether in or out of network will be reimbursed at 80% up to a maximum of \$2000 per year per individual and \$6000 per family.

## **Step-by-Step - How a claim is paid:**

1. Employee sees physician
2. Physician sends claim to Guardian
3. Guardian processes claim and mails EOB to employee
4. If an amount is applied to the Guardian deductible, the employee sends EOB to Northwest Plan Services
5. A check for 80% of the deductible amount billed is mailed directly to the billing physician by Northwest Plan Svcs.

## **Contact Numbers:**

For questions about claims or benefits of the Guardian plan, call 1 (800) 459-9401.

For questions about Redwood Children's Services' medical reimbursement plan, call (707) 725-3400.