

Medical Plan Deductible Credit



Important Details for Plan Members

Now that you have completed your enrollment with a new medical insurance carrier, you may be eligible to receive credit toward your new medical plan deductible.*

If you paid any amount toward your **prior** medical plan's deductible, your new insurance carrier may apply that amount toward your **new** medical plan deductible.



Requirements to be considered for deductible credit:

- Any amount paid toward the plan deductible must have been paid within the current calendar year.
- Your current employer must have sponsored your prior medical plan and your new medical plan.

**IMPORTANT: You are not eligible for deductible credit if your prior medical plan was sponsored by a different employer, or if your new medical plan is effective January 1st. Each insurance carrier also varies in how they apply deductible credit. For example, one carrier may offer deductible credit when moving from a deductible HMO into a deductible PPO, while another carrier may not.*

Questions?

Contact your Benefits Administrator with any insurance related questions.

Steps to Request Deductible Credit

1. Obtain the most current Explanation of Benefits (EOB) from your prior insurance carrier.
 - a. The EOB must list the name of each enrolled family member AND the dollar amount the member contributed toward the plan deductible.
 - b. If the EOB does not list these details, use the contact numbers below to request a detailed letter from the insurance carrier. The letter will contain the name of each enrolled member AND the amount they paid toward the plan deductible.
2. Submit the required documentation directly to your carrier, or your Benefits Administrator if they are submitting the paperwork on behalf of all employees.
3. If you are eligible to receive deductible credit, credit will be applied only for those whose names are listed with the amount they contributed toward the deductible. Allow a minimum of three (3) to six (6) weeks for deductible credit to be applied.
4. Contact Member Services to confirm deductible credit has been processed, but only after the minimum timeframe has been met.

Prior Carrier	Member Service #
Aetna	(888) 802-3862 (PPO)
	(866) 529-2517 (HMO)
Anthem Blue Cross	(855) 854-1429
Blue Shield	(800) 393-6130
CaliforniaChoice	Contact carrier
Cigna + Oscar	(855) 672-2713
Covered CA for Small Business	Contact carrier

Prior Carrier	Member Service #
Health Net	(800) 361-3366
Kaiser Permanente	(800) 464-4000
Sharp Health Plan	(800) 359-2002
Sutter Health Plus	(855) 315-5800
UnitedHealthcare	(800) 624-8822 (HMO)
	(800) 357-0978 (PPO)
Western Health Advantage	(888) 563-2250