FREQUENTLY ASKED QUESTIONS

Answers to commonly asked questions about 2027 GDA Group Health Plans:

- **Who is GDA's group plan healthcare provider?**

Anthem.

- **What type of plans are being offered?**

There are three Point of Service plans and two High Performance Network plans. Point of Service plans have a broad provider network and in-network and out-of-network coverage. High Performance Network plans have a narrower network and NO out-of-network coverage. All plans are Open Access plans. This means a referral from your Primary Care Provider (PCP) is not required to visit a specialist.

- **Are any of the plans Health Savings Account compatible?**

Yes, our POS HDHP and HPN HDHP plans qualify for a Health Savings Account. If you sign up for a HDHP plan, you will then work with your financial institution to set up an HSA.

- **Are there any health questions?**

No! Your enrollment form includes no questions about your health history. You are not rated on your preexisting conditions or health as you could be on an individual plan.

- **Does the dentist have to be a member of the GDA?**

Yes, because our plans are group health plans, dentists are required to be a GDA member to participate and/or offer it to their staff.

- **Where can I check to see if my provider is in network?**

Visit our website at **mygdis.com** and click on the Find a Provider link. Choose the POS provider network or the HPN provider network. Update the location to your provider's city or zip code then search by doctor name or specialty. The plan code, which is KZZ, should already be filled in.

- **Is there a limit on the doctor visit copays per year?**

No, you may visit your doctor as many times as you need. Other plans could limit your visits to a certain number per year and then require you to pay your deductible and coinsurance for visits beyond that limit. On our plan, you are only responsible for your copay for doctor office visits.

- **Can dental practice employees enroll in the health insurance?**

Yes, as long as the dentist offers it to employees and the dentist is eligible by membership in the Georgia Dental Association. However, the dentist does not have to be enrolled in the plan to offer it to employees.

- **Does a GDA member have to enroll in the health insurance plan in order for the staff to participate?**

No, a GDA member dentist does not have to enroll but he does have to offer it in order for office employees to participate.

- **Is there a minimum number of staff that must enroll?**

No, there is no minimum participation requirement for employees. Even if only one office employee would like to participate, your office is eligible with GDA membership

- **Am I required to subsidize the premiums?**

As long as there are fewer than 50 employees, a dentist is not required to subsidize employee premiums.

- **Does a GDA member have to offer health plans to employees?**

No, members are not required to offer GDA group health plans to employees. However, we do encourage the office to offer it as there is no required expense for members to do so.

- **Can an employee call the GDA directly to ask questions?**

Yes, employees can call us at **404.636.7553**.

- **How do I enroll?**

Member dentists and employees should complete the enrollment form and fax to **404.634.6099** or e-mail it to **christy@gadental.org**.

- **What is the GDIS Group ID Billing Number on the enrollment form?**

This is our internal billing number for existing clients. If you are currently enrolled, you can find this on your monthly billing statement. If you are not enrolled, it will be assigned to you once your enrollment form is received.

- **How is billing handled?**

The GDA will email one bill to each billing group on or about the 27th of every month for the following month's premium(s); payment is due by the 5th of the month that is covered by the premium.

Yes, we can also bill the employee directly!

- **How is payment handled?**

Premium payments are required to be paid via a monthly recurring credit or debit card. Payments are processed around the 5th of each month.

