

**Welcome to the PIAG**  
**2020 Open Enrollment**  
**Kickoff Meeting**

**OPEN ENROLLMENT**  
2020 KICKOFF MEETING





**Jason Cline**  
*President/CEO*  
**PIAG & PIAG Insurance**

**OPEN ENROLLMENT**  
2020 KICKOFF MEETING





**Patsy Baugus**  
*Executive Operations Manager*  
PIAG Insurance

**OPEN ENROLLMENT**  
2020 KICKOFF MEETING



# What is new for 2020/2021?

- PIBT has decided to bring the PPO options back into the Trust. The new Trust self-funded plans will be called PIBT Freedom Plans
  - These plans will replace the Blue Shield products.
- The 5 plans that are being offered will closely match the old Blue Shield Plans.
- The new plans will be administered by Group & Pension Administrators (GPA)
- The plans will feature a cost containment program through ELAP Services.
- Kaiser plans are still available and will be discussed shortly
- PIAG can shop your company **outside** of PIBT with all the major carriers as we have your census. This option is called a Custom Plan.
- You can keep your PIBT dental, vision and life all on one bill with the custom medical if we decide to move you outside the group. Still one bill one add or termination form.

**OPEN ENROLLMENT**  
2020 KICKOFF MEETING





# Why did PIBT make this change?

## **Cost:**

IF we had renewed, Blue Shield rates were set to increase 20 to 25%. The new Freedom Plan rates are close to the expiring Blue Shield rates. PIBT will have more control on future increases.

- Refund issued by Blue Shield will be applied to rates for the Freedom Plan.

## **Options and Support:**

This new option will provide much more personalization, interaction, and guidance with your employees than the prior plan.

These plans will allow you, your employees and their families:

- To see the doctor of your choice
- Provides a nurse navigator to help assist the member
- Provides custom service with bills, id cards, pharmacy issues
- The employee will pay a lot less out of pocket expenses since there is no longer a separate in and out of network benefit.

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**



# Blue Shield Plan Conversion



## Plans Terminating 11/30/2020

Blue PPO 25/500 (10/40):  
\$25 OV \$500/\$1,000 Ded. (10/40) 10%+\$100 Hosp., 15/30/50  
\$250 RX Ded. \$3K/\$6K OOP

Blue PPO 30/1000 (20/40):  
\$30 OV \$1K/\$2K Ded. (20/40), 20%+\$100 Hosp., 15/30/50 \$250 Rx  
Ded., \$4K/\$8K Max OOP

Blue PPO 35-1000 (20/40):  
\$35 OV \$1K/\$2K Ded. (20/40), 20%+\$100 Hosp., 15/30/45 \$250 Rx  
Ded., \$5.5K/\$11K Max OOP

Blue PPO 40/2500 (20/40):  
\$40 OV \$2.5K/\$5K Ded. (20/40), 20%+\$100 Hosp., 15/30/45 \$250  
Rx Ded., \$6K/\$12K Max OOP

Blue HSA Savings 5500:  
\$5.5K/\$11K Ded. (20/50) 20%+\$100 Hosp., 15/30/50% to \$100/  
30% to \$200 \$6,650/\$13,300 Max OOP

## Plans Beginning 12/1/2020

PIBT Freedom 25-500  
\$25 OV \$500/\$1,000 Ded. 10%+\$100 Hosp., 15/30/50 \$250 RX Ded.  
\$3K/\$6K OOP.

PIBT Freedom 35-1000  
\$35 OV., \$1K/\$2K Ded. 20% +\$100 Hosp., RX 15/30/45 \$250  
Brand Ded., \$4.5K/\$9K Max OOP

PIBT Freedom 40-2500  
\$40 OV \$2.5K/\$5K Ded., 20%+\$100 Hosp., 15/30/45 \$250 Rx Ded.,  
\$6K/\$12K Max OOP

**NEW PLAN :** PIBT Freedom 45-4000  
\$45 OV, \$4K/\$8K Ded., 30%+\$100 Hosp., RX 15/20/50% \$250 RX Ded.  
\$7K/\$14K Max OOP

PIBT Freedom 5500  
\$5.5K/\$11K Ded., 20%+\$100 Hosp., RX 15/30/50% to \$100 /30% to \$200,  
\$6,650/\$13,300 Max OOP

# How the PIBT Freedom Plans are better/different



- ✓ Your payroll deductions are now lower by not taking the increase from Blue Shield
- ✓ No separate in/out of network deductible and out of pocket max.
- ✓ All doctors are available on this plan

- ✓ Services include Hospital, ER, Outpatient Surgery, Labs, Diagnostic
- ✓ Every bill is reviewed by ELAP to catch overcharging
- ✓ Provide individual assistance if you receive a balance bill

# Who is GPA?

GPA is a national health plan administrator that that will be administering the new PIBT Freedom Plans

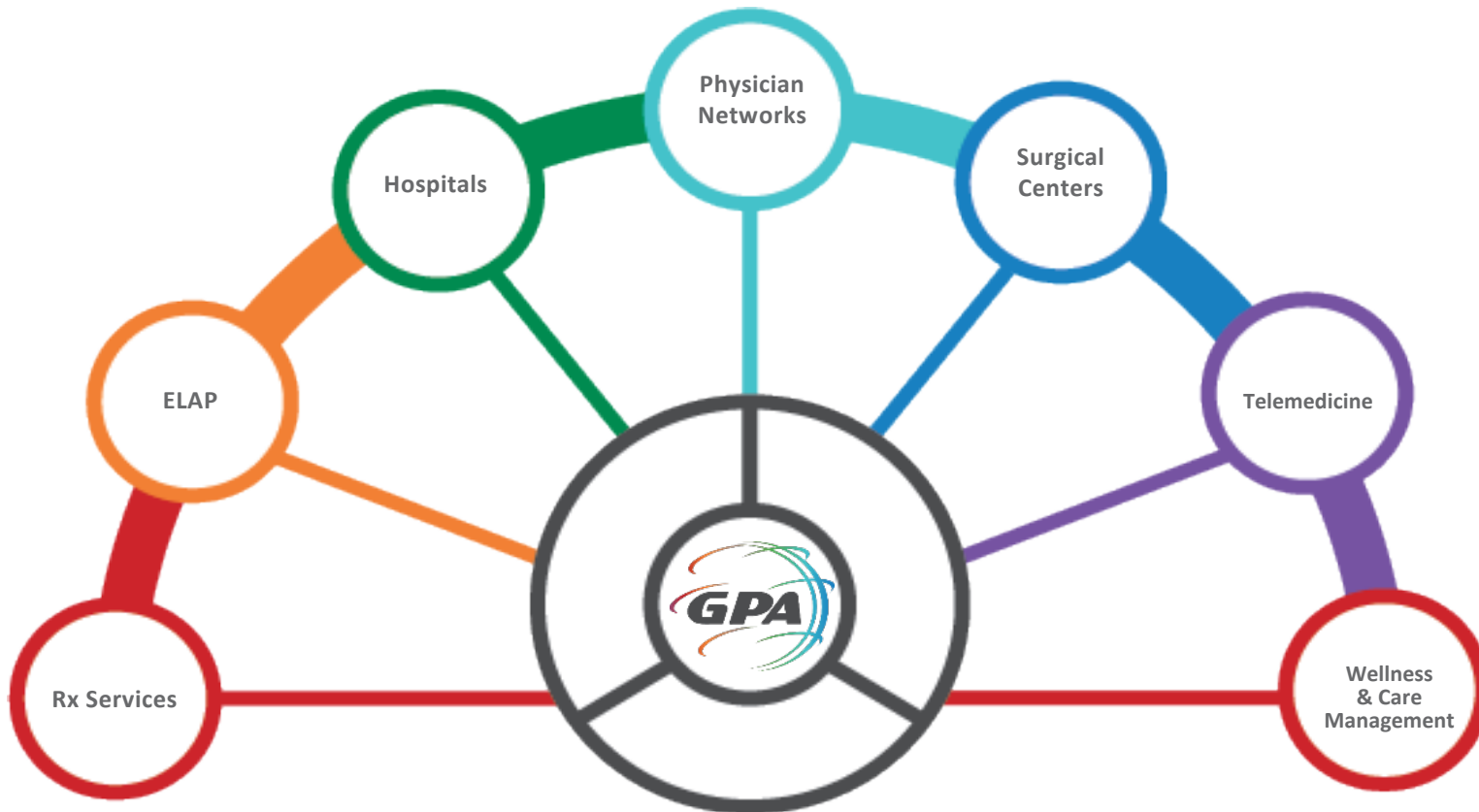
They provide support to:

- Be your advocate for any issues that may arise
- Explain benefits
- Make sure claims are paid timely
- Assist with claims questions

**OPEN ENROLLMENT**  
2020 KICKOFF MEETING



# GPA is the HUB!



Patient Advocacy

Claims Administration

Customer Service

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**

**piag**  
Insurance

# Nurse Navigator

## Your Personal Healthcare Concierge that will:

Provide guidance & education

Obtain medical records for appointments

Locate provider options for medical services

Schedule appointments

Assist with health plan benefits and more!

**Call: 800-827-7223**  
Or 972-238-7900

**Email: [memberservices@gpatpa.com](mailto:memberservices@gpatpa.com)**



# GPA Member Services

**Call: 800-827-7223**

Or 972-238-7900

**Email: [memberservices@gpatpa.com](mailto:memberservices@gpatpa.com)**

**Bi-Lingual language support provided**

**Hours:**

Mon-Thurs: 8am – 10pm EST

Friday: 8am – 8pm EST

**Average time for answer: 45 seconds**

Member Services Professionals are knowledgeable about  
the PIBT plans

You now have the option to call PIBT or GPA for customer  
service

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**



# GPA Member Portal, Mobile App & Communications

**Catalog of resources available via the GPA member portal and mobile app, including:**

Employees can view their medical claims

Ability to access ID Card

Helpful hints and support videos for balance bills

Integrated messaging directly with ELAP

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**



Call GPA: 800-827-7233

Or 972-238-7900

Email: [memberservices@gpatpa.com](mailto:memberservices@gpatpa.com)

Bi-Lingual language support provided

Hours :

Mon –Thurs: 8a – 10p EST

Fri: 8a - 8p EST



# TelaDoc: Enhances your Primary Care Experience

Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. Set up your account today so when you need care now, a Teladoc doctor is just a call or click away



1

#### Online:

Go to [Teladoc.com](https://www.teladoc.com) and click "set up account".

#### Mobile app:

Download the app and click "Activate account". Visit [teladoc.com/mobile](https://www.teladoc.com/mobile) app to download the app.

#### Call Teladoc:

Teladoc can help you register your account over the phone.

## SET UP YOUR ACCOUNT

Set up your account by phone (toll-free) web, mobile app or by texting "Get Started" to **469-844-5637**



2

## PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.



3

## REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web or mobile app

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**

**piag**  
Insurance

**Call: 1-800-TELADOC or Visit:**  
**[www.Teladoc.com](https://www.Teladoc.com)**

# Who is ELAP?

- Provides claim review and audit
  - Handles all Balance Bill issues



Member  
receives care



ELAP will review claim to  
check for errors & charges  
above plan's limits



GPA sends an adjusted  
payment to the provider

If you have a question about the status of your claim, you may contact the  
Balance Bill Response Team any time:

Phone: 1-800-977-7381

Email: [blancebills@elapservices.com](mailto:blancebills@elapservices.com)

Hours: 9am – 8pm EST

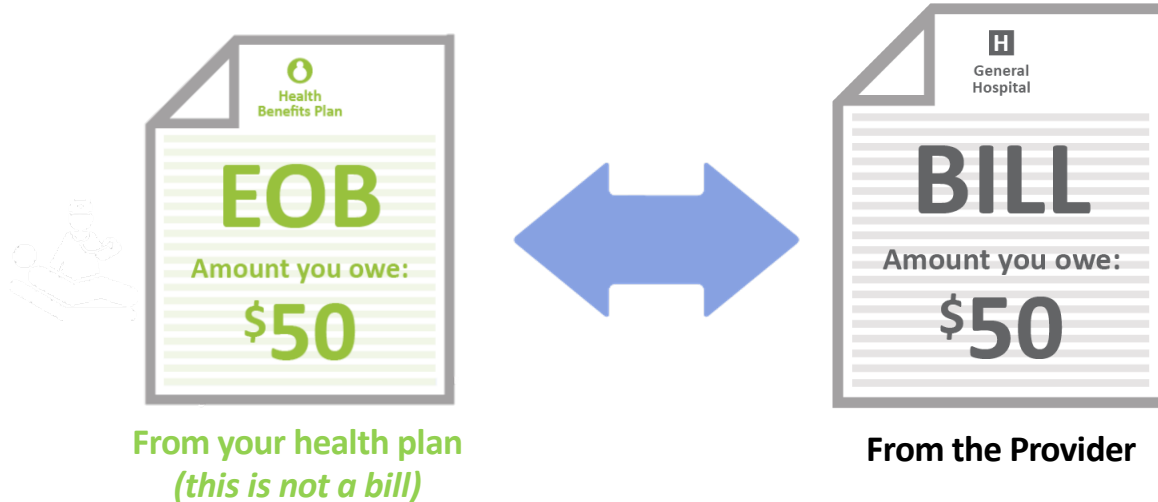
**OPEN ENROLLMENT**  
2020 KICKOFF MEETING

**piag**  
Insurance

# Balance Bills

Make sure your EXPLANATION OF BENEFITS (EOB)...

...Matches the bill from your provider



From your health plan  
*(this is not a bill)*

From the Provider

If you have a question about the status of your claim, you may contact the Balance Bill Response Team :

Phone: 1-800-977-7381

Email: [balancebills@elapservices.com](mailto:balancebills@elapservices.com)

Hours : 9am – 8pm EST

*If your EOB and Bill do not match, it is important to send every non-matching bill you receive to ELAP!*

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**

**piag**  
Insurance

# PIBT Freedom Plan Pharmacy Benefits

- Allows 90-day prescriptions for maintenance medications to be filled at local pharmacies
- PIBT Freedom Plan prescription drug benefits are administered by Magellan Rx Management.
- The formulary we will be using is the Magellan Standard Formulary
- Present your medical ID card when picking up prescriptions.
- For subscribers currently in the PIBT Blue Shield Plans, you will not have to go through step-therapy again
- You will need to get new paper script if you are using mail order.
- If you have questions about your prescription drug coverage, contact PIBT or GPA.



**OPEN ENROLLMENT  
2020 KICKOFF MEETING**



Call GPA: 800-827-7233

Or 972-238-7900

Email: [memberservices@gpatpa.com](mailto:memberservices@gpatpa.com)

Bi-Lingual language support provided

Hours :

Mon –Thurs: 8a – 10p EST

Fri: 8a - 8p EST

# What Doctors & Facilities Can You see?

- **Virtually all healthcare providers accept this plan**
  - Plans use the **PHCS Practitioner & Ancillary network**
  - You are not restricted to this network
- **If you are looking for a new doctor**
  - To select a doctor from the network go to [www.multiplan.com](http://www.multiplan.com) There will be a flyer to provide additional information.
- **There is no Facility network**
  - You may go to virtually any facility you choose
  - They will need to contact GPA to confirm your coverage.
- **If you know the doctor you want to see is out-of-network**
  - Bring your ID card and the Practitioner Guidance Flyer with you

**Nurse Navigator is always available to help you!**

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**



Call GPA: 800-827-7233

Or 972-238-7900

Email: [memberservices@gpatpa.com](mailto:memberservices@gpatpa.com)

Bi-Lingual language support provided

Hours :

Mon –Thurs: 8a – 10p EST

Fri: 8a - 8p EST

# GPA Practitioner Guide:

The full GPA Practitioner Guide can be found on the portal to provide to your Doctor.



## GPA PRACTITIONER GUIDANCE: PROVIDING CARE AND PROCESSING CLAIMS FOR GPA MEMBERS

**Q: My patient says they have health benefits with GPA. Who is GPA?**

**A:** GPA is a national third-party administrator, administering your patient's group health plan. The employer or patient's group health plan sponsor is Printing Industries Benefit Trust (PIBT).

**Q: What network does this health plan use?**

**A:** Members of Printing Industries Benefit Trust (PIBT)'s Health Plan access care using the PHCS Practitioner Plus Ancillary network, a MultiPlan network. The network is PHCS Practitioner & Ancillary Only network. [Multiplan.com](http://Multiplan.com) | 877.952.7427.

**Q: My practice does not participate with this network. What now?**

**A:** Unlike most group health plans, Printing Industries Benefit Trust (PIBT) Health Plan members pay the same copays for out-of-network care as if they sought treatment from network-participating practitioners. **Please collect only the appropriate out-of-pocket amount from the member as indicated on their benefit summary and contact GPA Member Services for any questions at 800.827.7223.**

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**



Call GPA: 800-827-7233

Or 972-238-7900

Email: [memberservices@gpatpa.com](mailto:memberservices@gpatpa.com)

Bi-Lingual language support provided

Hours :

Mon –Thurs: 8a – 10p EST

Fri: 8a - 8p EST

# Accessing Care AFTER December 1st

Question	Answer
What should I communicate to my doctor, and/or pharmacy?	Notify your providers office that your insurance has changed and they will ask for your new ID card and information. Please direct them to call or email GPA 800-827-7223 with questions.. <a href="mailto:memberservices@gpatpa.com">memberservices@gpatpa.com</a> . You may also contact PIBT
What if I haven't received my ID card by December 1 <sup>st</sup> ?	You can still visit the doctor/pharmacy and they will verify eligibility by calling GPA or PIBT. You can also provide the temporary member ID letter, print out an ID card on <a href="http://www.gpatpa.com">www.gpatpa.com</a> or access a virtual ID card on the GPA Mobile app. PIBT will also have access to this information.
Do I need to request a new prescription if I have remaining refills at the pharmacy?	Generally no. Give your pharmacy your new ID card.
How do I transfer my mail order prescriptions?	Call GPA after December 1 <sup>st</sup> , or get the mail order form from the PIBT website. You will need a new prescription from your doctor.
What happens if I am in the middle of treatment/procedure?	The Transition of Care form will be on PIBT's website. Send the completed form to GPA. A Nurse Navigator will reach out to you and help you transition to the new plans.

# Transition of Care Form:

The full Transition of Care Form can be found on the portal to provide to your Doctor.



**Group & Pension Administrators, Inc.**

Park Central 8, 12770 Merit Dr. Suite 200, Dallas, Texas 75251 • 800-827-7223 • <https://www.gpatpa.com/healthwatch.php>

## TRANSITION OF CARE REQUEST FORM

**Instructions:** Utilize this form to provide notification to GPA HealthWatch of any members with ongoing care such as scheduled procedures during time of transition to new medical plan or current enrolled in HealthWatch Programs. Each member will require completion of a separate form and the Medical Release Form.

<b>Patient Information:</b>	
Name (First and Last):	
Employer Group Name:	
Other ID Number:	
Date of Birth (DOB):	
<b>Employee:</b>	
Name (First and Last):	
Other ID Number:	
Date of Birth (DOB):	
<b>Treating Provider:</b>	
Name (First and Last):	

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**



Call GPA: 800-827-7233

Or 972-238-7900

Email: [memberservices@gpatpa.com](mailto:memberservices@gpatpa.com)

Bi-Lingual language support provided

Hours :

Mon –Thurs: 8a – 10p EST

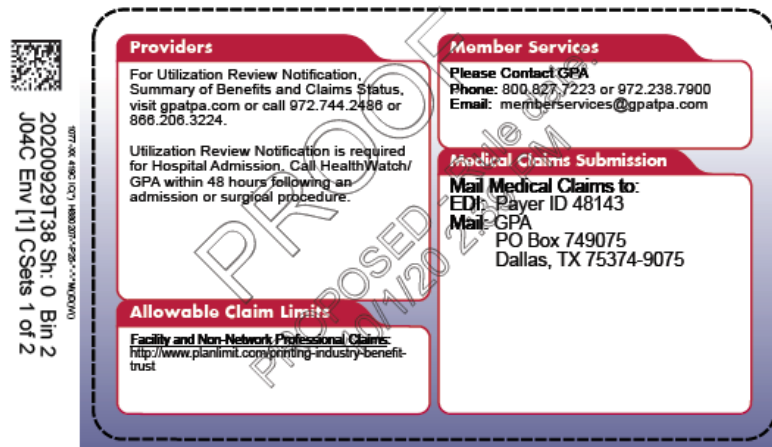
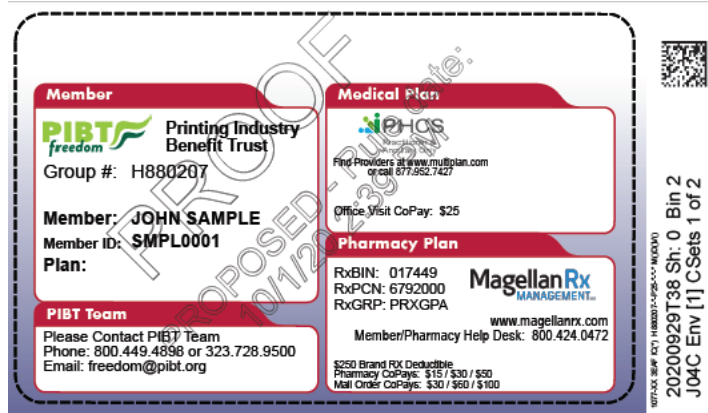
Fri: 8a - 8p EST



# New PIBT Freedom ID Cards:

All Blue Shield participants moving to the new PIBT Freedom plans will receive New ID Cards.

ID card(s) will be mailed to your home. Prior to receiving your ID card, you can print out on [www.gpatpa.com](http://www.gpatpa.com) or access via GPA Mobile app. PIBT will also have access to your id card.



## OPEN ENROLLMENT 2020 KICKOFF MEETING

# piag Insurance

Call GPA: 800-827-7233

Or 972-238-7900

Email: [memberservices@gpatpa.com](mailto:memberservices@gpatpa.com)

Bi-Lingual language support provided

Hours :

Mon –Thurs: 8a – 10p EST

Fri: 8a - 8p EST

- No benefit changes to Kaiser plans
- See yearbook for rate changes

# Life, Vision and Dental

**OPEN ENROLLMENT**  
2020 KICKOFF MEETING



- No benefit changes
- Possible rate change if employee moves to a different age bracket

- No benefit or rate change for VSP.
- Eyemed had small increase no benefit changes.

- Delta Dental & Cigna:
  - No changes
- Humana:
  - small rate change – see yearbook

# MHN : Employee Assistance Program Benefits

**OPEN ENROLLMENT**  
2020 KICKOFF MEETING



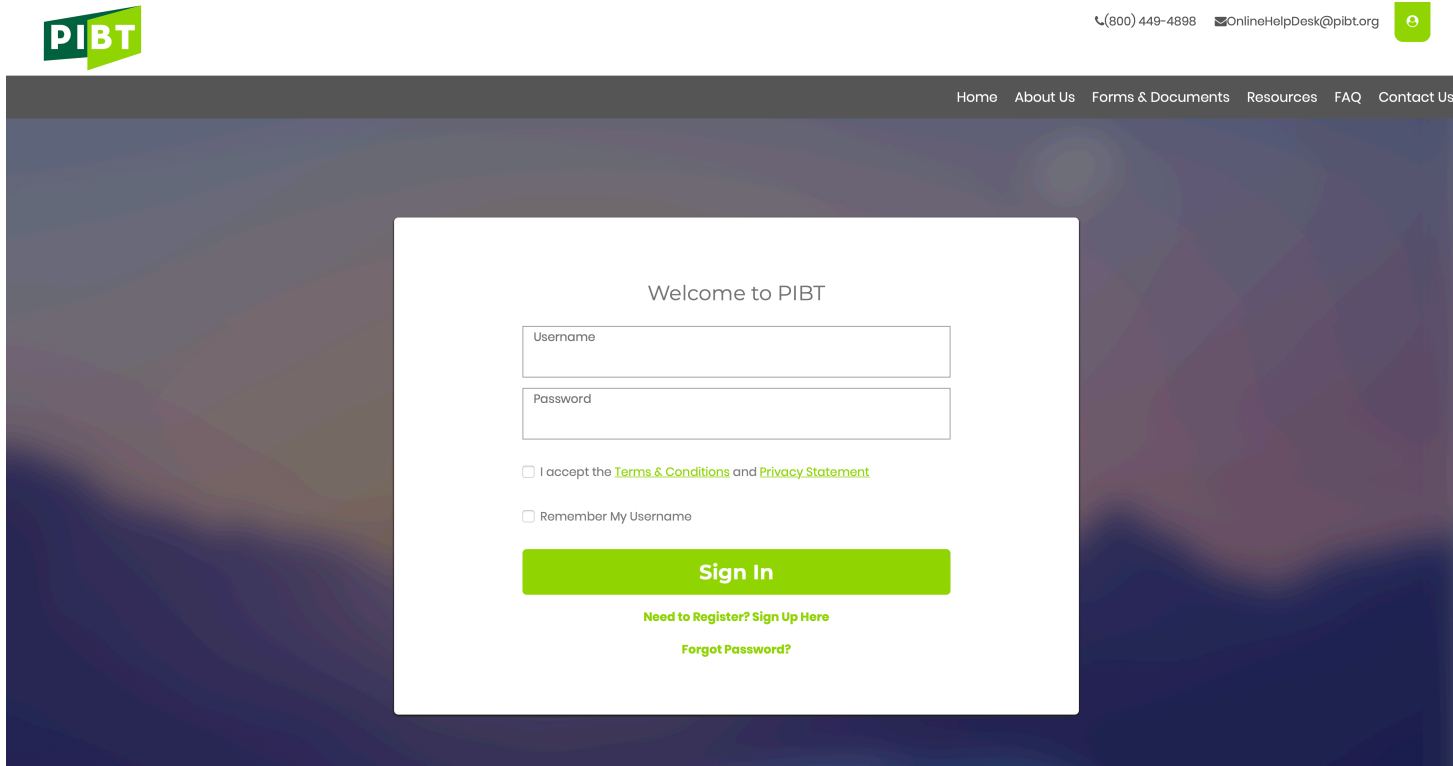
# MHN : EAP Benefit



- Employers can elect to purchase for employees
  - 5.37 per employee (paid by employer)
- Offers many types of services such as:
  - **Personal Wellness Coaching**
  - **Online wills and trust prep**
  - **Financial Consulting**
  - **Identity Theft Assistance**
  - **Dependent Care Assistance**
  - **Referral Options**
    - I.E. : pet care, home contractors and travel arrangements



# PIBT Portal



The screenshot shows the PIBT Portal login page. At the top left is the PIBT logo. At the top right, there is contact information: a phone icon followed by (800) 449-4898, an email icon followed by OnlineHelpDesk@pibt.org, and a green square icon with a white 'e'. Below this is a navigation bar with links: Home, About Us, Forms & Documents, Resources, FAQ, and Contact Us. The main content area is a white box on a dark blue background. It contains the text 'Welcome to PIBT' at the top. Below that are two input fields: 'Username' and 'Password'. Under the password field are two checkboxes: the first is 'I accept the [Terms & Conditions](#) and [Privacy Statement](#)', and the second is 'Remember My Username'. Below the checkboxes is a large green button labeled 'Sign In'. At the bottom of the white box are two links: 'Need to Register? Sign Up Here' and 'Forgot Password?'. The background of the page is a dark blue gradient with a faint image of a person's face.

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**

**piag**  
Insurance

# Employee Update Form

**PIBT** 5800 S. Eastern Ave., Suite 400 • Los Angeles, CA 90040 • License #0747420  
 Phone: (323) 728-9500 • Outside Southern Cal: (800) 449-4898  
 Email: [piibt@piasc.org](mailto:piibt@piasc.org) • Fax: (323) 215-1796 • Web: [www.piibt.org](http://www.piibt.org)

- Use this form to cancel coverage for employee and/or their dependents
- Provide the information in sections 1 – 5
- Employee and Employer signature is required in section 6

## EMPLOYEE COVERAGE UPDATE

Company Name:
Company ID #:
PIBT Employee ID #:

### SECTION 1. EMPLOYEE INFORMATION:

Last Name:	First Name:	M.I.:	Hours worked per week:
Social Security #:	Email:		
Home Address: <small>(include ST, AVE, CT, APT#, Etc.)</small>			City:
State:	Zip:	Home Phone #:	Mobile #:

### SECTION 2. COVERAGE END DATE:

Coverage end date:	The last day of coverage must be at the end of the month and not to exceed 30 days. PIBT will send out all required notices if COBRA/State continuation qualifying event is applied.
--------------------	--

### SECTION 3. COVERAGE TO BE DROPPED: (check all that apply)

<input type="checkbox"/> All Coverage	<input type="checkbox"/> Medical	<input type="checkbox"/> Dental	<input type="checkbox"/> Vision	<input type="checkbox"/> Mental Health
<input type="checkbox"/> Basic Group Life	<input type="checkbox"/> Voluntary Term Life			

### SECTION 4. DROP COVERAGE FOR:

<input type="checkbox"/> Employee and dependents (if any)	<input type="checkbox"/> Child Only	Name:
<input type="checkbox"/> Spouse/Domestic Partner only	<input type="checkbox"/> Child Only	Name:
<input type="checkbox"/> Spouse/Domestic Partner and child(ren) only	<input type="checkbox"/> Child Only	Name:
<input type="checkbox"/> All children only	<input type="checkbox"/> Child Only	Name:

### SECTION 5. REASON FOR DROPPING COVERAGE: (check one only)

#### Non-COBRA or State continuation coverage qualifying events listed below:

<input type="checkbox"/> Covered under another group	<input type="checkbox"/> Death of Dependent	<input type="checkbox"/> Unable to pay premium (Excludes employers offering Section 125)
--	---	--

#### COBRA or State continuation coverage qualifying events listed below:

<input type="checkbox"/> Employee's Enrollment in Medicare	<input type="checkbox"/> Coverage Dependent	<input type="checkbox"/> Divorced Finalized on:	<input type="checkbox"/> Legal Separation on:
--	---	---	---

### SECTION 6. SIGNATURE: (Required)

The available coverage has been explained to me by my employer. I have been given the opportunity to apply for the available coverage. By refusing coverage I acknowledge that my dependents and I may have to wait to be enrolled until the next Open Enrollment period or qualifying event period. Additionally, by signing below I certify that the reason for refusing coverage is correct as indicated by the check marks under reason for refusal.

Employee Signature:	Date:
Authorized Company Representative Signature:	Date:
Print Name:	Title:

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**



# Employee Termination Form



5800 S. Eastern Ave., Suite 400 • Los Angeles, CA 90040 • License #0747420  
Phone: (323) 728-9500 • Outside Southern Cal: (800) 449-4898  
Email: [pibt@piasc.org](mailto:pibt@piasc.org) • Fax: (323) 215-1796 • Web: [www.pibt.org](http://www.pibt.org)

- Use this form if for an employee who is or became ineligible for coverages.
- Sections 1 – 4 are required to be completed by an Authorized Company Representative.

## EMPLOYEE TERMINATION NOTICE

Company Name:
Company ID #:
PIBT Employee ID #:

REPORT ALL TERMINATIONS WITHIN 30 DAYS FROM EMPLOYMENT TERMINATION DATE.

SECTION 1. EMPLOYEE INFORMATION:			
Last Name:		First Name:	M.I.:
Social Security #:		Email:	
Home Address:			City:
State:	Zip:	Home Phone #:	Mobile #:
SECTION 2. COVERAGE TERMINATION DATE:			
Enter the last date of employment:		The coverage termination date is effective at the end of the month in which employment ended.	
SECTION 3. REASON FOR TERMINATION: (COBRA OR STATE CONTINUATION COVERAGE QUALIFYING EVENT)			
Select one: <input type="checkbox"/> Voluntary <input type="checkbox"/> Involuntary <input type="checkbox"/> Reduction of Hours <input type="checkbox"/> Death of Employee Date:			
SECTION 4. AUTHORIZED COMPANY SIGNATURE: (Required)			
No retroactive terminations are allowed. This is a change implemented by carrier's requirement. If the employee is re-hired within 30 days from termination date, group health benefits will be reinstated without the waiting period applied and without lapse in coverage. If the employee is re-hired after 30 days from the termination date the company's waiting period will apply, there will be a lapse in coverage and new enrollment forms must be submitted.			
Authorized Company Representative Signature: (Required)			Date:
Print Name:			Title:

PIBT will send out all required notices of COBRA. Employers will not be responsible for collection of premiums.  
For additional questions regarding COBRA contact PIBT Customer Service at 800.449.4898

## OPEN ENROLLMENT 2020 KICKOFF MEETING



# Next Steps:

- Time to make a decision!
  - Do you want to renew with PIBT?
    - If not, PIAG will shop your coverage with other local carriers.
    - Please contact Patsy at [patsyb@piag.org](mailto:patsyb@piag.org) to let her know to shop your company with other carriers.
  - If renewing with PIBT the Plan Effective Date will be 12/1/20
  - Complete your Participation Agreement in PIBT portal or send in paper copy to [pibt@piasc.org](mailto:pibt@piasc.org)
  - Once the PA has been processed you can pull your custom enrollment form with all your new plans.
- PIAG staff can provide virtual enrollment meeting with your staff, if requested.
- Changes with a 12/1 start date will need to be submitted by 11/20.
  - Changes with a 1/1 start date will need to be submitted by 12/20.

## OPEN ENROLLMENT 2020 KICKOFF MEETING



Call GPA: 800-827-7233

Or 972-238-7900

Email: [memberservices@gpatpa.com](mailto:memberservices@gpatpa.com)

Bi-Lingual language support provided

Hours :

Mon –Thurs: 8a – 10p EST

Fri: 8a -8p EST

# TASC

- Flexible Spending Account Option
  - Employers save money when employees elect the FSA pre-tax as it reduces your FICA.
  - Employees can increase take home pay by reducing taxable income.
  - For more info – see yearbook

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**





PIAG Insurance is still partnering with AFLAC to offer extensive voluntary benefits. Our rep also sells individual life products. For more information contact Patsy

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**



# Custom Quotes (Outside of PIBT)

**aetna**<sup>SM</sup>

**Anthem**<sup>®</sup>

**Humana**<sup>®</sup>



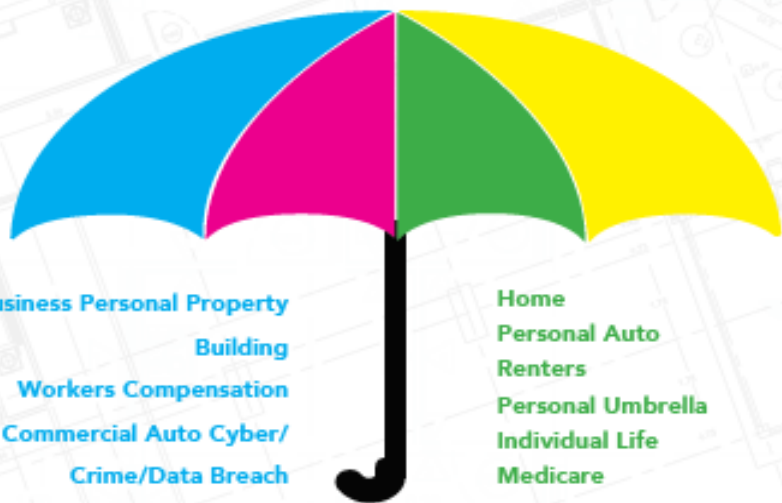
**KAISER  
PERMANENTE**<sup>®</sup>

 **UnitedHealthcare**<sup>®</sup>

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**

**piag**  
Insurance

It's said that you protect what's  
important to you,  
**so what are you insuring?**



Business Personal Property  
Building  
Workers Compensation  
Commercial Auto Cyber/  
Crime/Data Breach

Home  
Personal Auto  
Renters  
Personal Umbrella  
Individual Life  
Medicare

Group Health

Group Dental

Group Vision

Group Disability

\*Group policies are for companies with 2 or more employees.



get a **FREE** quote on insurance at

[www.piaginsurance.com](http://www.piaginsurance.com)

call us today at (770) 433-3050

**OPEN ENROLLMENT  
2020 KICKOFF MEETING**





# Thank you!

*For questions:*

Patsy Baugus

[patsyb@piag.org](mailto:patsyb@piag.org)

678.816.1161

**OPEN ENROLLMENT**  
2020 KICKOFF MEETING

