



OPEN ENROLLMENT 2023

Many times, people who have insurance through their employer may not have the coverage their child(ren) need for their therapy needs. Take a look below to see if that is you?

- ✓ **NOT THE CORRECT NETWORK**
- ✓ **LIMITED DAYS FOR SERVICES**
- ✓ **LIMITED DAYS=LIMITED THERAPIES**
- ✓ **YOUR CHILD'S NEEDS MAY BE ONGOING**



DID YOU KNOW YOUR CHILD CAN HAVE THEIR OWN INDIVIDUAL POLICY?

During general open enrollment you have the opportunity to purchase a policy for your child(ren). By doing so you can ensure that the provider is in network and that the services will be billed as medically necessary- not a cap in the number of visits. This policy will be their own policy, separate from any employer health insurance.

WHAT NETWORKS DO WE TAKE?

- BlueCross BlueShield PPO
- BlueCross BlueShield Choice
- Aetna

HOW DOES IT WORK WITH MY CURRENT INSURANCE?

The carrier (either individual or group) may ask to coordinate benefits. In doing so, the individual policy will typically be primary and the group policy would be secondary.

Join us for an educational
webinar November 14, 2023 at
7:30pm via zoom (link to come)
with Megan Zavacos from
SunGolde Insurance Agency

