



# Airline Retiree Benefit Plan

<https://www.gilsbar.com/airlineretireebenefitplan/>

Dear Retiree,

As an Airline industry retiree, spouse, domestic partner or survivor age 65 and over, you are now eligible to enroll in the group benefit plans through the ***Airline Retiree Benefit Plan***. You are now eligible to elect Medical, Prescription Drug, Dental and Vision coverage and pay competitive group rates negotiated by the buying power of the ***Airline Retiree Benefit Plan***. Accessibility to these plan is one of the many advantages of being a retired airline industry employee. We encourage you to take advantage of the options available to you.

## Insurance Overview

- The Medical Plan offers 100% coverage while hospitalized and also a very generous Foreign Travel Benefit. There is complete freedom of choice of Doctors, as there are no networks, and the only restriction in the plan is that the Doctor takes Medicare.
- The prescription drug plan is one of the most comprehensive available on the market.
- The Dental and Vision Plans are with the same carriers used by many airlines' active employees.
- The Hearing Discount Service Plan is included FREE to all airline industry retirees, their relatives and friends, regardless of age.

## **Member Advocacy**

Gilsbar Advocacy is a concierge service providing you with one-on-one support, and is designed to help you save time and money. Gilsbar Advocacy provides experienced professionals who offer personal guidance, education and resources customized to members' individual benefits, including assistance with open enrollment. We "speak the language" and can help you in any part of the benefits spectrum – including helping you understand your benefits and offering assistance as you navigate the health care system.

## **Our Advocates**

Our Advocates are comprised of RNs, LPNs, nutritionists, benefit specialists, health coaches, wellness specialists, case managers and both clinical and nonclinical support staff.

We pride ourselves in providing friendly, experienced professionals who can explain options and provide solutions in a way that is easy for you to understand. Their sole focus is guiding you through every detail of your benefits and care options – offering the strategic advice you need to help lead a happy and healthy life.

## **Benefits**

Our professional advocates offer broad answers to benefit questions, including simple explanations of:

- Basic coverage provided by the health plan, including explanation of EOBs, co-payments, deductibles and out-of-pocket expenses
- Coverage provided by the dental plan, vision coverage
- Assistance locating doctors and specialists

## **Claims**

Our advocates offer expert assistance with claims and other billing issues and can answer your questions, including explaining the claims process and providing general guidance and administrative support. These services include:

- Assisting with appeals for denied claims
- Explaining claim denials
- Explaining the details of the medical claims payment process
- Answering all questions about paid or denied claims
- Explaining EOBs and what out-of-pocket responsibilities specific claims may represent
- Resolving claim and billing issues
- Making arrangements for visiting nurses or personal care providers, hospice, home health, or equipment
- Facilitating coordination of benefit filing
- Facilitating discussions with non-network providers on reasonable and customary charges

### **Clinical Care**

Gilsbar Advocacy also offers assistance with the coordination of care. Our nurses and healthcare advocates counsel members on medical needs and guide them when seeking help from a physician—or after initial care has been provided. Members may speak confidentially about medical concerns or discuss difficult personal or family issues. Their respect and privacy is our top priority. We provide:

- Assistance finding a doctor, hospital, or community resources
- Help scheduling appointments with primary care physicians and specialists
- Assistance with referrals and pre-authorization
- Assistance transferring medical records, including x-rays and test results
- Explanations of test results after a doctor visit or after a health screening
- Clarifications regarding recent diagnoses—what they mean and what treatment options are available
- Clarifications regarding recommended treatments, explained in simple and straightforward terms
- Help obtaining a second opinion if requested

- Coordination of transfers between hospitals or other medical service providers
- Coordination of home healthcare visits and equipment
- Options for less expensive care and pharmaceuticals
- Referrals to appropriate care programs and other healthcare services
- Explanations of what to expect before and after a surgery, procedure, or diagnosis
- Explanations of discharge orders and help coordinating care after a hospital stay
- Coach members on lifestyle change to improve health

To learn more about this valuable service, contact an Airline Retiree Benefit Plan Advocate at 844.413.1989 or click on one of the links below for more information!

[Airline Retiree Benefit Plan Homepage](#)

[Retiree Medical](#)

[Prescription Drug Plan](#)

[Dental](#)

[Vision](#)

[Hearing Discount Benefit](#)