

My Benefits *through BRMS*

Who is BRMS?

Welcome to Benefit & Risk Management Services (BRMS). We are a Third-Party Administrator (TPA) who your employer has selected to assist in managing your benefits plan. We provide comprehensive claims administration and customer support for your dental plan through PHA.

With 30 years of industry experience, BRMS is committed to providing our members superior service and support. Building trusted and valued relationships is our top priority, and we look forward to helping you navigate your benefits and become a wise healthcare consumer.



When you need help, Contact BRMS

BRMS can assist you by answering questions pertaining to some of your benefits, including:

How do I contact BRMS?	<i>Call 844-428-2647</i>
What are BRMS' hours?	<i>7:00 am – 6:00 pm PST</i>
How do I find a provider?	<i>Visit www.myhealthbenefits.com and view the Document Library</i>
Where do I go to access my claims, EOBs and ID Cards?	<i>Visit www.myhealthbenefits.com</i>

County of Monterey

BRMS manages the following benefits and services offered through your employer, County of Monterey

- *Dental Claims Administration with the PHA Network*
- *COBRA Administration for Dental and Vision*

MyHealthBenefits.com

With MyHealthBenefits®, you have access to an all-inclusive resource library, current benefit information, digital ID cards, our pricing comparison tool, and much more!

Register for a new account:

1. In your web browser, enter www.myhealthbenefits.com.
2. You will be directed to the benefits system login page. All users will be required to go through the registration process to create a new username and password.
3. To register for an account, click Create New Account.
4. Complete the registration process. You will be required to validate your account with an active email address.
5. Once your email address has been validated, your account will be successfully verified.
6. Click Log In to enter your account credentials.
7. Enter your username and password, and the system will prompt you to validate your identity by entering a code (sent via phone call, text message or email). Note: This second step in the authentication process will be required every time an attempt to access your account is made from a device the system does not recognize.
8. Upon completing the multi-factor verification, you will be taken to your MyHealthBenefits dashboard.

MyHealthBenefits.com



CLAIMS

- Check Claims Status & History
- View Accumulators
- View & Download Explanation of Benefits (EOB)



PLAN SUMMARY

- View Detailed Plan Summaries



ID CARDS

- View & Download ID Cards

Additional tools such as helpful resource links, documents and company contacts are all available from within the MyHealthBenefits portal!



PLAN SUMMARY



ID CARDS



CLAIMS / PRICING TOOL



COORDINATION OF BENEFITS

Resources



Resource Links

A list of links your employer thinks you may find useful.



Document Library

A List of Documents your employer has made available to you.



Company Contacts

A List of Contacts from your company.

Workday Wellness:
**HIGHLIGHTING
CHILDREN'S HEALTH
& WELLNESS**



Workday Wellness:
**SLEEP WELL,
STAY SHARP**



Workday Wellness:
**Show Your Love
for Heart Health**



ID Cards

Benefit ID Cards

Dental

[Download or print a copy](#)**JUDY ADAMS**

Member ID

GZBE00073832

Dental Group No: 2822790001

Dental Plan Code: 040

Dental
Type I, II & III Services: 100% / 80% / 70%
Annual Maximum: \$2,000
Annual Deductible: \$50 Ind/\$150 Fam**Coverage(s):**

Dental

County of Monterey Dental Benefits Summary

Calendar Year Max: \$2,000.00 per family member (No Waiting Periods)

Calendar Year Deductible: \$50.00 per member / \$100.00 per family

Preventative Covered at 100%

Exams	2 per calendar year
Prophylactic cleanings	2 cleanings per calendar year
Bitewings	2 sets per calendar year
FMX or Panoramic X-Ray	1 in 36 months
Fluoride	1 per year, <i>benefit only for 18 years of age and under</i>
Sealants (On non-carious permanent molars)	1 per year, <i>benefit only for 15 years of age and under</i>
Space Maintainers for missing primary teeth	1 per year, <i>benefit only for 16 years of age and under, Please indicate the space being maintained</i>

Basic Covered at 80%

Fillings	Composites or amalgams, posterior composites not reduced to amalgams
Oral Surgery	Includes local anesthesia (also general IV)
Periodontics	D4341 one time per quadrant every 12 months, <i>pocket markings must be sent</i>
Endodontics	Root Canals
Occlusal Guard	For Bruxism only, <i>excludes TMJ, must submit documentation and requires prior authorization</i>

Major Covered at 50%

Crowns, Bridges Dentures Posts Build-ups In-lays and Onlays	Replacements once every 5 years, <i>prior extractions not covered</i>
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Orthodontia \$1,500 Life Time Maximum

\$1500 Lifetime Max (Payable at 50% up to maximum allowable)	\$1,500.00 per member, <i>no deductible, no age limit, pre-determination is needed</i> ***Services must be started while on the plan. Services started prior to joining the plan will NOT be covered.
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