

REMINDER NOTICE OF RECENT HEALTH AND BENEFIT PLAN CHANGES

The Board of Trustees of the Lake County Indiana NECA – I.B.E.W. Health and Benefit Plan would like to remind you that the Plan has changed both its third-party administrators for the Health and Benefit Plan and that Plan’s Health Reimbursement Account (HRA). This change occurred on August 1, 2020.

Briefly, here are the facts of the transition:

1. On August 1, 2020, BPA-TPA and Paylocity were replaced with MagnaCare and Create.
2. On or after August 1, 2020, whenever you use dental, medical and/or pharmaceutical services you are to utilize the blue and white medical identification cards that have both the name of the new third-party administrator, MagnaCare, and the Local 697 logo across the top.
3. If you had an HRA account and were eligible for benefits in the third calendar quarter of 2020, you received one new HRA debit card. Additional debit cards for your spouse on file, or additional debit cards that were requested for dependents that do not reside with you, have been ordered and will be arriving in your mail in the next two weeks. Similar to the first debit card you received, the additional card will be arriving in a plain white envelope with the word “Create” in the return address section, the upper left-hand side on the face of that mailing. Therefore, make certain to open up all of your mail over the next two weeks to make certain you do not throw it out.

In summary:

- Your insurance provider has not changed. It **is still** the I.B.E.W. Local 697 Health and Benefit Plan.
- Your medical network **is still** PHCS.
- Your dental benefits **are still** those that are provided through the I.B.E.W. Local 697 Health and Benefit Plan.

However,

- Effective August 1, 2020, the Plan’s third-party administrators (TPA), the people who process your claims, is now MagnaCare. All medical and dental claims incurred on or after August 1, 2020 need to be submitted to either the electronic payor identification number or mailing address listed on the front of your new medical identification card.

Therefore

Should you be asked by a medical or dental provider about who your insurance provider is, **your answer is: The I.B.E.W. Local 697 Health and Benefit Plan.**

Should you be asked by a medical provider what network does your insurance provider belong to, **your answer is: PHCS.**

Should your dental provider ask if your insurance provider belongs to any network, your answer is: **No. My insurance provider (again, the I.B.E.W. Local 697 Health and Benefit Plan) handles those claims themselves. There is no dental network.**

Should your dental or medical provider ask where they are to submit claims, your response is: **To either the electronic payor identification number or the mailing address listed on the face of the blue and white medical identification card.**

Did you:

- A. Register yourself with the new third-party administrator **AND** download their app? If you have not, you will not only want to do this so as to be able to see your claims etc., but if you have an HRA account, and want to review your balances or wish to upload documents electronically, you will need to register in order to do so. Registering is super easy. Just go to www.mycreatehealth.com and follow the prompts.
- B. Also make certain that you have registered with and downloaded the Teladoc app and the Grand Rounds app? Instructions as to how to do that is listed within the sidebar of the Healthcare landing page of the Benefit Funds web site.
- C. Cut up, destroy or throw out your BPA-TPA green and white medical identification cards yet and replace them with the new MagnaCare / Local 697 blue and white medical identification cards? If not, what are you waiting for? Do that now. Just this morning we received a call from a participant who was still holding onto and presenting the old Stewart C. Miller card.

If you have not done any one or all three of those things, do so now.

One more time, here is a detailed list of what has not changed:

- **The Insurance Provider.** Your insurance provider is and has been the Lake County Indiana, NECA – I.B.E.W. Health and Benefit Plan, aka, the I.B.E.W. Local 697 Health and Benefit Plan.
- **The Physician Network.** The network has not changed, it is still PHCS. However, it has been expanded to include a greater number of physicians, durable medical equipment providers and laboratories.

- **Participating Hospital Facilities.** The list of participating hospital facilities remains those that are listed within the Lake County Indiana, NECA – I.B.E.W. Health and Benefit Plan’s website: www.ibew697benefits.com.
- **SavRX.** SavRX remains the Health and Benefit Plan’s pharmaceutical benefit manager.
- **Teladoc.** This fantastic benefit continues to be at the ready to assist you and your family’s medical needs telephonically. Don’t wait until you need Teladoc before you register. Meaning; if you have not downloaded their app and/or registered with Teladoc, do so today. It’s easy. Just go to the Funds website (www.ibew697benefits.com) and click on the Healthcare tab, look at the side bar located on the left-hand side of the Healthcare landing page and click on “Teladoc: Getting Started/Registering Instructions”
- **Grand Rounds.** Another tremendous benefit! This proponent of quality health care is available to help active members and early retirees find the “best of the best” in the medical industry. They also provide second opinions and help demystify medical conditions for you or your loved ones. Simply put, they are here to help you navigate the healthcare industry and support you in your understanding of what options are available to you should a medical malady arise.

Similar to Teladoc, you do not want to wait for a situation to occur and then waste time having to register. If you have not registered yet, you need to get on that right away! Go to the Fund’s website today, (www.ibew697benefits.com) click on the Healthcare tab, look at the side bar located on the left-hand side of the Healthcare landing page and click on “Grand Rounds: Getting Started Registration Instructions”

- **VSP.** VSP remains the Plan’s vision care provider.

Claims incurred up to and prior to July 31st, 2020. You will still be able to see claims incurred up to and prior to July 31st, 2020 on the BPATPA website through January 31st, 2021. Meaning; BPATPA will be still processing outstanding claims and cleaning up any “missteps” during that period of time. If you are experiencing issues with BPA processing current or past claims, please notify the Fund Office immediately and continue to review your explanation of benefits.

Should you have any questions, please do not hesitate to call the Benefit Fund office at 219-940-6181 or MagnaCare at 855-295-1160.

Sincerely,

Patrick J. Keenan
Fund Manager