

Line Construction Benefit Fund

Benefits Beat



November 2009

Visit Lineco's Updated Website!

New Features Have Been Added!

Visit Lineco's website—new features have been added!

www.lineco.org

You can use Lineco's website to:

- * Check your and your family's eligibility
- * Review your work history
- * Check your family's claims history
- * Review Lineco's benefits and Plan provisions
- * Download forms to enroll your family, change your address, identify a beneficiary, etc.
- * Link to the Fund's service providers, like BCBS, ESI, VSP and ValueOptions
- * Get answers to frequently asked questions about Lineco and your benefits
- * Elect to receive Fund materials electronically

These new features make it easier for you to take advantage of your and your family's Lineco coverage, and keep the Fund Office updated of any change to your family's information.

How Do I Logon to the Website?



If you have already registered to use the website, your user name and password have not changed.

If you have not registered for the website, you can create a user name and password by registering. The website will walk you through the process.

Contact the Fund Office if you have any questions about the website, or if you need help logging on.



Important Contact Information

Fund Office

2000 Springer Drive
Lombard, IL 60148
800-323-7268
www.lineco.org

Medical PPO

BlueCross BlueShield
800-810-BLUE (2583)
www.bcbsil.com

Utilization Review

Medical Cost Management
800-323-7268

Prenatal Care Program

800-323-7268

Member Assistance Program

Mental Health

Substance Abuse

Behavioral Health

ValueOptions

800-332-2191

Prescription Drugs

Express Scripts, Inc.
877-327-0568
www.express-scripts.com

Specialty Pharmacy

866-848-9870
www.curascript.com

Dental

Dental Networks of America
866-522-6758
www.dnoa.com

Vision

Vision Service Plan (VSP)
P.O. Box 997105
Sacramento, CA
95899-7105
800-877-7195
www.vsp.com

Hearing

HearPO
888-432-7464
www.hearpo.com

Reminders about ValueOptions

Call for Precertification

Call ValueOptions for precertification of *all* inpatient or outpatient treatment for substance abuse, mental or nervous disorders and behavioral health disorders. Lineco will not pay for any treatment, testing or assessment that has not been precertified.

Call 1-800-332-2191 to precertify ALL mental health, substance abuse and behavioral health claims.

Provider Network

For treatment of substance abuse and mental or nervous disorders, use facilities and doctors in the ValueOptions provider network. Your benefits will be paid under the in-network schedule if the facility, doctor or counselor is a member of the ValueOptions provider network, and if the treatment is precertified as explained above. Your benefits will be paid under the out-of-network schedule if the treatment is precertified by ValueOptions, but if the facility or doctor providing the treatment is NOT a member of the ValueOptions provider network.

Member Assistance Program

The Member Assistance Program (MAP) is a free *confidential* program that can help you deal with issues that affect your health, relationships or job performance. A MAP counselor can be a resource for marital and family problems, alcohol/drug abuse,

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Reminders about ValueOptions (continued)



depression and anxiety, financial or legal issues, and many other problems. If the Lineco MAP refers you to a MAP counselor, your first 6 visits are free of charge, regardless of the nature of the counseling. These short-term counseling services are separate from the benefits provided under the regular benefit plan.

Call 1-800-332-2191 to access the MAP.

Life Coaching Program

As a Lineco participant, you and your dependents can use the no-cost ValueOptions Life Coaching Program. A life coach can help you achieve long-term healthy lifestyle changes. Life coaches are trained professionals who are experts in motivating behavior change and helping establish goals in stress management, weight management, exercise, tobacco cessation, etc. All interactions with a life coach are confidential. *Call ValueOptions at 1-800-332-2191 and select the "Life Coach" option.*



How to File Claims

Medical (Hospital & Doctor) Claims

Your provider should send all medical bills, including both PPO and non-PPO claims, to the BCBS office for the state in which the provider is located. Most providers will automatically bill BCBS for you. If Medicare is your primary coverage, be sure to read the box to the right!

Prescription Drug Claims



Retail—Send your claims for prescription drugs purchased at retail pharmacies to the Fund Office. Be sure to include the diagnosis, or reason for the prescription, your name and Social Security number or alternate I.D., and the patient's name and relationship to you on all bills or other attachments. *Be sure to show your ESI card to the retail pharmacy to get discounts on your prescription drugs!*

Mail—You will have to pay your copay directly to Express Script's mail order pharmacy. These copays are your responsibility—the Fund will not reimburse you for these copays.

Medicare-Eligibles—For drugs purchased at both retail pharmacies and through the mail order pharmacy, you will be charged ONLY your applicable out-of-pocket copays. You do NOT need to file a claim with the Fund Office. *Be sure to show your ESI card to the retail pharmacy to get discounts on your prescription drugs!*

Dental Claims

Your dentist can file a claim for you in one of two ways: **1)** file claims electronically through a clearinghouse called Web MD/Emdeon™. Lineco's payor ID number is LCB01 —or— **2)** send an itemized list of services on a standard dental claim form, along with appropriate x-rays, to the Fund Office.

Vision Claims

If you use a VSP provider, he or she will file a claim with VSP. You will only pay amounts not covered by VSP. If you use a non-network provider, you must pay him or her in full. Make sure you get an itemized copy of your bill. Send this itemized bill and a completed claim form (you can get it from VSP or Lineco's website) to VSP at the address shown on the first page of this newsletter.



MAP, Mental Health, and Substance Abuse Claims

Remember, you can receive counseling and referral services for a wide variety of mental health and personal problems through the MAP. The first 6 visits are free of charge. All claims for mental health and substance abuse treatment (after any free visits) should be sent to the Fund Office. (Medicare-eligibles should send the claim to Medicare, then file the claim and Medicare EOB with the Fund Office). *Remember to precertify all treatment of Mental/Nervous Disorders and Substance Abuse by calling 800-332-2191.*

Hearing Claims

Pay the hearing provider in full, and submit an itemized bill to the Fund Office. Be sure to include your name, Social Security number or alternate I.D., and the patient's name.

Weekly Income Benefits & Life Insurance Claims

Contact the Fund Office for a claim form and for assistance in collecting these types of benefits. You will need a doctor's certification for Weekly Income Benefits and a death certificate for Life Insurance claims.

When Lineco Is Secondary

Please note: when Lineco pays secondary to another plan—including Medicare—you must submit a copy of the other plan's explanation of benefits (EOB) form to the Fund Office. Be sure to indicate the name and Social Security number or alternate I.D. of the Lineco employee or retiree when you send these items to the Fund Office, regardless of whether the claim is for an employee, retiree or a dependent.

If Medicare is primary, your provider should not file a claim with BlueCross BlueShield.

Wellness Benefits for Children

Lineco offers a \$500 Prenatal Care Program to promote healthy pregnancies, mothers and newborns. Lineco also pays up to \$1,000 lifetime for childhood immunizations.



What is the Prenatal Care Program?

This program is for female employees or retirees, and for spouses of employees and retirees. The program's goal is a healthy pregnancy and delivery. Early education and adequate prenatal care throughout pregnancy help reduce premature birth and low birth-weight babies.

When Should I Sign Up for the Prenatal Care Program?

Call as soon as your pregnancy is confirmed (within the first trimester), then call again within 12 hours of the delivery. If you are not covered by Lineco during the first trimester, but become eligible during the second trimester, call as soon as you are eligible.

Prenatal Care Program Review Organization (Medical Cost Management)—800-323-7268

What Will I Have to Do?

You will complete some forms and provide updates on the progress of your pregnancy. Medical Cost Management will offer you information, counseling and access to resources that may be beneficial to you during your pregnancy.

Why Should I Sign Up for the Prenatal Care Program?

The focus of the program is to promote your health, and the health of the baby. The Prenatal Care Program can also offer you information and access to resources during your pregnancy.

If you complete the Prenatal Care Program, the Plan will pay up to \$500 for well-child care for the child from birth through age 4, as long as the child remains a covered dependent. This includes routine office visits and immunizations.

Does the Plan Cover Well-Child Immunizations?

Yes. Lineco also pays for immunizations and the doctor's related professional fees, up to a lifetime maximum benefit of \$1,000. No deductible applies.

This benefit is *in addition to* the \$500 in well-child care benefits the Plan pays following successful completion of the Prenatal Care Program. All covered dependent children are entitled to this immunization benefit, regardless of whether the Prenatal Care Program was completed.

Use Area Resources to Help Reduce the Cost of Immunizations

You may be able to save money on your child's care and immunizations by using state and local resources. Your state department of healthcare and family services may be able to help you find low cost or no cost well-child care and immunizations. Many counties also have programs to help parents keep their child's immunizations current.



Reciprocity—When You are Working Outside Lineco's Jurisdiction

Lineco is signatory to the IBEW Reciprocal Agreement (Electronic Reciprocal Transfer System—ERTS). This agreement means that employer contributions made on your behalf can help you to earn and keep your eligibility through Lineco—even when the contributions are made to another IBEW welfare fund.

If you want Lineco to be your home Fund, make sure you register with ERTS at any IBEW Local Union office. Advise the fund office in the jurisdiction where you are working to send your contributions to Lineco.

Contact the Fund Office with any questions about reciprocity or about your eligibility.





Don't Forget to Call the Review Organization!



800-323-7268 (Medical Cost Management)

Make sure you call the Review Organization:

- ✓ *Before* a non-emergency admission
- ✓ Within *two working days* of an emergency admission

Remember, a **\$250 deductible** will apply, in addition to any other applicable deductible, each time the Review Organization firm is not called.

800-332-2191 (ValueOptions)

Mental Health & Substance Abuse Care

You or your doctor must call **before** any type of treatment or testing for substance abuse or mental health disorders begin. ValueOptions will determine whether the proposed treatment is medically necessary.

The Plan will not pay benefits for substance abuse or mental health treatment that is not precertified.

Make sure the Fund Office always has up-to-date information for you. Contact the Fund Office if:

- *You or your dependents have a change in address*
- *You gain a dependent. Be sure to send the Fund Office a copy of the marriage certificate.*

This newsletter is designed to provide participants with general health information and a better understanding of Plan benefits. The information in this newsletter is general and may not apply to all participants. Participants are urged to contact their physician if they have specific medical questions or concerns and to contact the Fund Office concerning Plan benefits.

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Line Construction Benefit Fund
 2000 Springer Drive
 Lombard, IL 60148

Mr. John Smith
 123 Main Street
 Anywhere, US 00000