

THE LINE CONNECTION



Benefit News for LINECO Participants

Fall 2020

The LINECO Board of Trustees Is Excited To Announce a New **FREE** Benefit
For YOU, Our Member, and Your Eligible Dependents

COMING SOON



GRAND ROUNDS®

Expert guidance. Expert Care.
Your access to top-tier medical care for the whole family.

Grand Rounds is your personal healthcare assistant. We're here when you need...



A checkup.

Guiding you to trusted doctors and specialists perfectly matched to your needs.



Answers.

Getting second opinion from world-class doctors who specialize in your condition.



A hand.

Handling all the details—booking appointments, gathering records, and more.



Information.

Telling you all there is to know about a medical condition or treatment.



Support.

Helping you make informed decisions about medical care and treatment.

**Watch your mail for more information regarding Grand Rounds
and instructions on how to activate your account!**

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ABOUT THIS NEWSLETTER

Periodically the Line Construction Benefit Fund (LINECO) is required to provide certain important Plan information to our members. Please take a moment to review this document and familiarize yourself with your benefit plan. Helpful tips to get the most out of your plan are included. It is also highly recommended to visit our website at www.lineco.org to learn more about your Plan.

Quarantine Fatigue

The COVID-19 pandemic has changed the way we live and work. Fear and anxiety about the disease and other strong emotions can be overwhelming, and stress can lead to burnout. How you cope with these emotions and stress can affect your well-being, the well-being of the people you care about, your workplace, and your community. During this pandemic, it is critical that you recognize what stress looks like, take steps to build your resilience and manage stress, and know where to go if you need help.

Over the last several months, physical distancing and quarantine have been an experience most could never have imagined. And while parts of the country and segments of industries are slowly reopening, there is still uncertainty about how long it will take for things to go back normal, or what the “new normal” will even look like.

What is Quarantine Fatigue?

Quarantine fatigue may look different from person to person, but overall, it's defined as exhaustion associated with the new restrictive lifestyle that's been adopted and ongoing for months to slow the spread of COVID-19.

Recognize the symptoms of stress you may be experiencing

- ❖ Feeling irritation, anger, or in denial
- ❖ Feeling uncertain, nervous, or anxious
- ❖ Lacking motivation
- ❖ Feeling tired, overwhelmed, or burned out
- ❖ Feeling sad or depressed
- ❖ Having trouble sleeping
- ❖ Having trouble concentrating

Tips to Deal with Quarantine Fatigue

Increase your sense of control by developing a consistent daily routine when possible – ideally one that is similar to your schedule before the pandemic.

- ❖ Keep a regular sleep schedule.



- ❖ Take breaks from work to stretch, exercise, or check in with your supportive colleagues, coworkers, family, and friends.
- ❖ Spend time outdoors, either being physically active or relaxing.
- ❖ If you work from home, set a regular time to end your work for the day, if possible.
- ❖ Do things you enjoy during non-work hours.

Take breaks from watching, reading, or listening to news stories, including social media. Hearing about the pandemic repeatedly can be upsetting and mentally exhausting.

Know where to go if you need help or more information

- ❖ **National Suicide Prevention Lifeline**
 - Toll-free number 1-800-273-TALK (1-800-273-8255)
 - The Online Lifeline Crisis Chat is free and confidential. You'll be connected to a skilled, trained counselor in your area.
- ❖ **National Domestic Violence Hotline**
 - Call 1-800-799-7233 and TTY 1-800-787-3224
- ❖ **LINECO Member Assistance Program (MAP)** provides 6 free visits for a wide variety of lifestyle issues (personal, emotional, work and family, alcohol, substance abuse, etc.). Contact the MAP at 1-800-332-2191. All calls are confidential.

Remember you are not alone, we are all in this together

It's easier than ever to get vaccinated for the flu and other illnesses

Vaccinations are now available at many convenient retail pharmacies

To help you stay healthy, you can now receive vaccines administered at your local retail pharmacy through LINECO's prescription-drug benefit. Vaccines administered at your retail network pharmacy typically do not require an appointment and are the same effective medications as your physician's office.

There are two ways to locate a participating pharmacy:

1. Sign in at [Express-Scripts.com](https://www.express-scripts.com) and click [Prescriptions](#), then [Find a Pharmacy](#) to search for in-network pharmacies convenient for you.
2. Call the number on your Express Scripts member ID card to find a participating pharmacy near you.

Contact your network pharmacy in advance to inquire about vaccine availability, age restrictions, and current vaccination schedules. Also, don't forget to present your member ID card to the pharmacist. Vaccines are typically covered under our Preventive Program.



Other ways to prevent the spread of illness

According to the CDC, everyday actions can help you stay healthy:

- ❖ Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- ❖ Wash your hands often with soap and water, especially after you cough or sneeze. If soap and water are not available, use an alcohol-based hand rub such as Germ-X® or Purell®.
- ❖ Avoid touching your eyes, nose or mouth. Germs spread that way.
- ❖ Stay home if you get sick. CDC recommends that you stay home from work or school and limit contact with others to keep from infecting them.

January 1, 2021 Benefit Changes

The Board of Trustees is pleased to announce that **NO major benefit changes** are scheduled to take effect January 1, 2021. Your deductibles, coinsurance amounts, and out of pocket amounts remain unchanged.

The Board of Trustees continues to extend our Coronavirus - 19 benefit enhancements as the Federal Government's disaster declaration is still in effect. These benefits revolve around additional time to elect COBRA and Self Pay's, FMLA Coverage, and Expanded Telemedicine visits.

Mental Health Precertification Change

Effective 1/1/2021 you will no longer be required to pre-certify psychological testing, or electroconvulsive therapy treatments with Beacon Health Options, our Mental Health and Substance Abuse Network.

Please remember however, that pre-certification will still be required for services related to mental health and substance abuse for: inpatient services, residential services, partial inpatient and intensive outpatient treatment, transcranial magnetic stimulation (TMS) and applied behavioral therapy (ABA). Beacon Health Options can be reached at 1-800-332-2191.

For medical / surgical admissions, please continue to contact Medical Cost Management (MCM) to precertify hospital admissions at 1-800-323-7268.

Preventive Coverage

The U.S. Preventive Services Task Force recently updated their listing of preventive services that must be covered at 100%. Effective 1/1/2021, HIV PReP drugs will be added to our extensive listing of preventive benefits that must be covered at 100%. Please contact Express Scripts if you are at risk for HIV transmission and would like to learn more about this coverage.

Summary Benefit Coverages (SBC's)

Each year, the Federal Government requires LINECO to mail our members a Summary of Benefit Coverages (SBC's). These Summary's are *Informational Only* and they are very similar to previous years Summary's as our benefits have not changed substantially.

For a more complete picture of the quality benefits afforded you and your family, the Fund continues to recommend visiting the LINECO website at www.lineco.org for the most up to date information.

Women's Health and Cancer Rights Annual Notice Reminder

You and your eligible dependents may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA).

LINECO will consider charges for the following services and supplies to be covered medical expenses when the charges are incurred by a covered person who is receiving Plan benefits for a mastectomy, and when the person elects (in consultation with their physician) breast reconstruction in connection with the mastectomy:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications relating to all states of the mastectomy, including lymphedemas.

Plan benefits payable for these services and supplies are subject to the deductibles, co-payment percentages and maximum benefit limitations applicable to covered services for other covered medical conditions.

Helpful LINECO Reminders

Contributions (Work Hours Reported and Self Payments)

Current Hours Reported and your Eligibility are available at lineco.org 24 hours a day 7 days a week. Click on [myLINECO Portal](#) to view [Contributions](#) including hours worked, and self-payments for Cobra, Short Hours and Retiree payments applied to your eligibility.

Thinking About Retiring?

LINECO strongly recommends becoming familiar with our retiree eligibility rules at least 6 months prior to your retirement. To be eligible to make self-payments for Retiree Benefits coverage, you must meet ALL of the following requirements:

1. You must be at least age 55; [AND](#)
2. You must be retired from any and all employment in the electrical industry or any organization affiliated with the electrical industry (does not apply to working as an electrical inspector or

instructor in apprenticeship recognized by the IBEW or NECA); [AND](#)

3. You must be able to provide proof of receiving retirement benefits either from a plan negotiated or sponsored by the IBEW, from a qualified pension plan sponsored by a contributing employer, or from Social Security; [AND](#)
4. You must be eligible on the day immediately preceding the effective date of your LINECO Retiree Benefits; [AND](#)
5. You must have been eligible for coverage under LINECO for 48 of the 60 months preceding the effective date of your LINECO Retiree Benefits (the 48 coverage months do not have to be consecutive).

Note: If you are Medicare eligible (typically age 65) you are required to sign up for Medicare parts A and B. Failing to sign up for both may cause significant out of pocket expense.

Additional information and current Retiree Rates can be found at lineco.org.

Medicare Eligibility

If you or any of your dependents are eligible for Medicare regardless of age you must notify the Fund Office.

Any changes to the monthly Retiree Self Pay rates of COBRA rates will be published on our website lineco.org no later than January 2, 2021. Any rate changes will become effective on March 1, 2021

Summary Annual Report for the Line Construction Benefit Fund



This is a summary annual report of the Line Construction Benefit Fund, EIN 36-6066988, Plan No. 501 for the year ended December 31, 2019. The annual report has been filed with the Employee Benefit Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Line Construction Benefit Fund has committed themselves to pay all benefits other than life insurance and temporary disability claims incurred under the terms of the plan.

Insurance Information

The plan has a group contract with the Trustmark Life Insurance Company to pay certain life insurance and temporary disability claims incurred under the terms of the plan. The total premiums paid for the policy year ending December 31, 2019 were \$2,874,894.

Basic Financial Statements

The value of plan assets, after subtracting liabilities of the plan was \$898,978,470 as of December 31, 2019, compared to \$759,400,919 as of January 1, 2019. During the plan year the plan experienced an increase in its net assets of \$139,577,551. This increase included unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$798,279,724, including (but not limited to) employer contributions of \$670,027,864, participant contributions of \$19,464,016, realized gains of \$6,137,040 from the sale of investments, and earnings from investments of \$66,375,231.

Plan expenses were \$658,702,173. These expenses included \$12,782,428 in administrative expenses and \$645,919,745 in benefits paid to participants and beneficiaries.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report,

or any part thereof, upon request. The items listed below are included in that report:

- ❖ an accountant's report;
- ❖ financial information and information on payments to service providers;
- ❖ insurance information including sales commissions paid by insurance carriers;
- ❖ information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;
- ❖ assets held for investment; and
- ❖ transactions in excess of 5 percent of plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Line Construction Benefit Fund who is plan sponsor, at 821 Parkview Blvd, Lombard, IL 60148, (800) 323-7268. The charge to cover copying costs will be \$65.75 for the full annual report or \$.25 per page for any part thereof. You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes or a statement of income and expenses of the plan and accompanying notes or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan at 821 Parkview Blvd, Lombard, IL 60148 and the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room, N1513, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, D.C. 20210.

Notice of Privacy Practice

Right to a Copy of LINECO's Notice of Privacy Practice

You have a right to request and receive a copy of this Notice at any time, even if you have received this Notice previously. To obtain a copy, please contact the Fund's Privacy Officer or any employee at the Fund Office by calling 1-800-323-7268. This Notice is also available on the Fund's website at www.lineco.org

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents

might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877- KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2020. Contact your State for more information on eligibility

ALABAMA | Medicaid

Website: <http://myalhipp.com/> Phone: 1-855-692-5447

ALASKA | Medicaid

The AK Health Insurance Premium Payment Program

Website: <http://myakhipp.com/> Phone: 1-866-251-4861

Email: CustomerService@MyAKHIPP.com

Medicaid Eligibility:

<http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

ARKANSAS | Medicaid

Website: <http://myarhipp.com/> Phone: 1-855-MyARHIPP (855-692-7447)

GEORGIA | Medicaid

Website: <https://medicaid.georgia.gov/health-insurance- premium-payment-program-hipp> Phone: 678-564-1162 ext 2131

INDIANA | Medicaid

Healthy Indiana Plan for low-income adults 19-64

Website: <http://www.in.gov/fssa/hip/> Phone: 1-877-438-4479

All other Medicaid

Website: <https://www.in.gov/medicaid/> Phone 1-800-457-4584

IOWA | Medicaid and CHIP (Hawki)

Medicaid Website:

<https://dhs.iowa.gov/ime/members>

Medicaid Phone: 1-800-338-8366

Hawki Website:

<http://dhs.iowa.gov/Hawki>

Hawki Phone: 1-800-257-8563

KANSAS | Medicaid

Website: <http://www.kdheks.gov/hcf/default.htm> Phone: 1-800-792-4884

KENTUCKY | Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)

Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx> Phone: 1-855-459-6328

Email: KIHIPPPROGRAM@ky.gov

KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx> Phone: 1-877-524-4718.

Kentucky Medicaid Website: <https://chfs.ky.gov>

LOUISIANA | Medicaid

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MAINE | Medicaid

Enrollment Website: <https://www.maine.gov/dhhs/ofi/applications-forms> Phone: 1-800-442-6003

TTY: Maine relay 711. Private Health Insurance Premium Webpage: <https://www.maine.gov/dhhs/ofi/applications-forms> Phone: 1-800-977-6740.

TTY: Maine relay 711

NEW JERSEY | Medicaid and CHIP

Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>

Medicaid Phone: 609-631-2392

CHIP Website: <http://www.njfamilycare.org/index.html> CHIP Phone: 1-800-701-0710

NEW YORK | Medicaid

Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 1-800-541-2831

NORTH CAROLINA | Medicaid

Website: <https://medicaid.ncdhhs.gov/> Phone: 919-855-4100

NORTH DAKOTA | Medicaid

Website: <http://www.nd.gov/dhs/services/medicalserv/medicaid/>
Phone: 1-844-854-4825

OKLAHOMA | Medicaid and CHIP

Website: <http://www.insureoklahoma.org> Phone: 1-888-365-3742

OREGON | Medicaid

Website: <http://healthcare.oregon.gov/Pages/index.aspx>
<http://www.oregonhealthcare.gov/index-es.html> Phone: 1-800-699-9075

PENNSYLVANIA | Medicaid

Website: <https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx> Phone: 1-800-692-7462

RHODE ISLAND | Medicaid and CHIP

Website: <http://www.eohhs.ri.gov/> Phone: 1-855-697-4347,
or 401-462-0311 (Direct Rlte Share Line)

CALIFORNIA | Medicaid

Website: https://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_c ont.aspx
Phone: 916-440-5676

COLORADO | Health First Colorado

(Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website:
<https://www.healthfirstcolorado.com/>. Health First Colorado Member
Contact Center: 1-800-221-3943/ State Relay 711
CHP+: <https://www.colorado.gov/pacific/hcpf/child-health-plan-plus>. CHP+ Customer Service: 1-800-359-1991/ State Relay 711. Health Insurance Buy-In Program (HIBI):
<https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program>. HIBI Customer Service: 1-855-692-6442

FLORIDA - Medicaid

Website: <https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html>. Phone: 1-877-357-3268

MASSACHUSETTS | Medicaid and CHIP

Website: <http://www.mass.gov/eohhs/gov/departments/masshealth/>
Phone: 1-800-862-4840

MINNESOTA | Medicaid

Website: <https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp> Phone: 1-800-657-3739

MISSOURI | Medicaid

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
Phone: 573-751-2005

MONTANA | Medicaid

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
Phone: 1-800-694-3084

NEBRASKA | Medicaid

Website: <http://www.ACCESSNebraska.ne.gov> Phone: 1-855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178

NEVADA | Medicaid

Medicaid Website: <http://dhcfp.nv.gov> Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE | Medicaid

Website: <https://www.dhhs.nh.gov/oii/hipp.htm> Phone: 603-271-5218
Toll free number for the HIPP program: 1-800-852-3345, ext 5218

SOUTH DAKOTA - Medicaid

Website: <http://dss.sd.gov> Phone: 1-888-828-0059

TEXAS | Medicaid

Website: <http://gethipptexas.com/> Phone: 1-800-440-0493

UTAH | Medicaid and CHIP

Medicaid Website: <https://medicaid.utah.gov/> CHIP Website: <http://health.utah.gov/chip> Phone: 1-877-543-7669

VERMONT- Medicaid

Website: <http://www.greenmountaincare.org/> Phone: 1-800-250-8427

VIRGINIA | Medicaid and CHIP

Website: <https://www.coverva.org/hipp/> Medicaid
Phone: 1-800-432-5924
CHIP Phone: 1-855-242-8282

WASHINGTON | Medicaid

Website: <https://www.hca.wa.gov/> Phone: 1-800-562-3022

WEST VIRGINIA | Medicaid

Website: <http://mywvhipp.com/>
Toll-free Phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN-Medicaid and CHIP

Website:
<https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm> Phone:
1-800-362-3002

To see if any other states have added a premium assistance program since July 31, 2020, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565



Important Plan Reminders Inside.



821 Parkview Boulevard
Lombard, IL 60148-3250

www.lineco.org
1-800-323-7268

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