

THE LINE CONNECTION



Benefit News for LINECO Participants

SPRING 2022

IT'S OK NOT TO FEEL OK

EXPANDED MENTAL HEALTH SUBSTANCE ABUSE ASSISTANCE

MAY
IS MENTAL
HEALTH
AWARENESS
MONTH

The past 18 months have been incredibly challenging for many of us. The LINECO Board of Trustees has expanded your Mental Health and Substance Abuse benefits and access to clinicians.

If you or a family member is struggling with your emotional well being, please do not forget there are professionals and benefits that can assist you. Help is a simple phone call or click away.

BENEFITS AND VISITS ARE CONFIDENTIAL AND PROTECTED BY PRIVACY LAWS



**MEMBER ASSISTANCE
PROGRAM (MAP)**

**6 FREE Visits,
Contact Beacon Health Options**



**TELADOC MENTAL
HEALTH COUNSELING**

**ALL Sessions FREE,
Contact Teladoc**



**BEACON HEALTH / BLUE CROSS BLUE
SHIELD PROVIDERS**

**80% Plan Payment
(less any deductible / out of pocket)**

JOIN US ON THE PATH TO A HEALTHIER YOU

Knowing the facts about suicide and how to talk about it can be crucial for helping loved ones, coworkers, and yourself. Look to your MAP, Teladoc, Beacon Health Options or Blue Cross Blue Shield Network clinicians. If you have suicidal thoughts or need to talk to someone, contact National Suicide Prevention Lifeline for immediate help at 1-800-273-TALK (8255).

www.suicidepreventionlifeline.org | **1-800-273-TALK (8255)**



IMPORTANT PHONE NUMBERS

LINECO Member Service	1-800-323-7268
Beacon Health Member Assistance Program (MAP)	1-800-332-2191
Teladoc Mental Health / Telemedicine	1-800-TELADOC (835-2362)
Blue Cross Blue Shield Provider Finder	1-800-810-BLUE (2583)
Beacon Health Options Provider Finder	1-800-332-2191
National Suicide Prevention Lifeline	1-800-273 - TALK (8255)

www.LINECO.org

WEEKLY INCOME BENEFIT INCREASE

The LINECO Board of Trustees is pleased to announce an increase in the weekly income benefit amount effective January 1, 2022 from **\$400** to **\$600** per week.

Weekly Income Benefits are designed to help replace lost wages when you are totally disabled and unable to work. Weekly Income Benefits are NOT payable for any period of time during which you are able to work.

Eligibility for Weekly Income Benefits

To be eligible for Weekly Income Benefits, you must meet **ALL** the following requirements:

- You must be eligible for Plan benefits from worked hours on the date your disability begins. If your disability begins while

eligible under the Plan not from worked hours (e.g., if COBRA or self-payments), this benefit will not begin until the date you become eligible due to worked hours. Any applicable waiting period will begin on your disability date;

- You must have been actively employed by a contributing employer within 15 days prior to the date your disability began. "Actively employed" means working at a jobsite, not on vacation and not laid off;
- A doctor must certify that you are totally disabled as a result of a non-occupational accidental bodily injury or sickness and be completely unable to perform each and every duty of your occupation or employment. LINECO will not consider you to be

disabled unless and until you are examined in-person by the doctor;

- You must see a doctor and be disabled within 15 days AFTER your last day worked to qualify for benefits.

Work Related injuries are not covered by LINECO. LINECO will not pay for surgeries or treatments that are under Worker's Compensation Review or deemed occupational.

For additional information regarding Weekly Income Benefits guidelines and requirements, refer to your LINECO Summary Plan Description (SPD) page 73 & 74 or visit **lineco.org** for our online SPD.

Collecting disability payments while you are not disabled is considered insurance fraud and may lead to legal action.

Important Reminder

When sending documents and payments to LINECO via mail or fax for you and your dependents, ALWAYS include your name and Member Identification Number. This can be found on your insurance card.



Hi!
Let's meet
again.

Grand Rounds is now **Included Health.**

New name. New look.
Same world-class care.

What's Included Health?

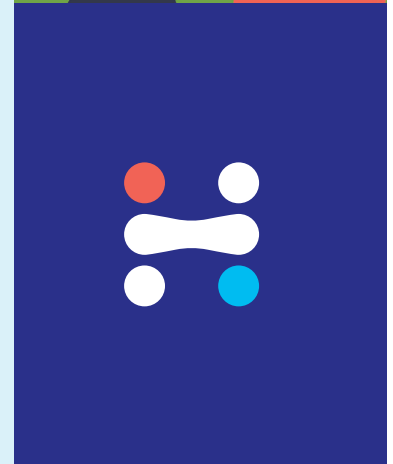
We're your no-cost LINECO health benefit and personal care team. You may know us as Grand Rounds. We're now Included Health.

Who can use Included Health?

Included Health is available to all eligible LINECO members and their covered dependents.

What should I do next?

Learn more about Included Health at includedhealth.com/hi.



Learn more.
includedhealth.com/hi



Included Health offers FREE confidential expert second medical opinions and concierge services.



THERE'S AN APP FOR THAT...

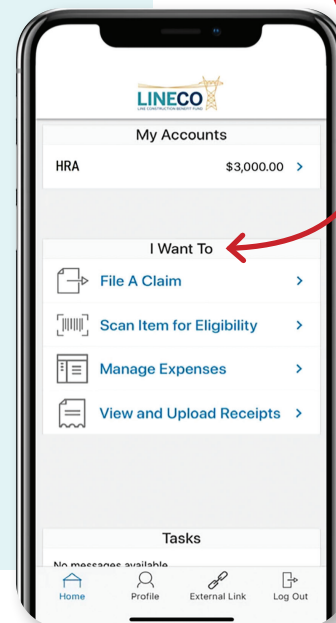
The **LINECO HRA Mobile App** provides you quick access to useful information to help YOU **manage your HRA account**.



- View your **ACCOUNT BALANCE AND ACTIVITY**
- **FILE A CLAIM** and upload the required receipt
- Scan a product bar code to **VERIFY ELIGIBLE IRS QUALIFIED HRA EXPENSE**
- **TRACK PAID CLAIMS** View Task messages regarding additional documentation required

Download your LINECO HRA app TODAY on your Smartphone or Android Device.

View your **account(s)** and links to resources from **"I Want To"**



lineco.org

YOUR Connection...

- View and Update **PERSONAL DATA** including Address and Phone Number
- Check **HOURS REPORTED** for Eligibility including Work Hours, Short Hours, Cobra and Retiree Payments Received
- Access **CLAIM STATUS** including Disability Payments



- Update your **LIFE INSURANCE BENEFICIARY** Information
- View **FAMILY INFO/ ELIGIBILITY** for you and your Eligible Dependents
- Monitor your Health Plan claims including **DEDUCTIBLES AND MAXIMUMS** Balances

Single Sign-On Access

LINECO HRA | View Your HRA Balance and Account Activity
Included Health | (Formerly GrandRounds)
Express Scripts | Prescriptions

Make sure you register for myLINECO Portal.

Your information is accessible 24 hours a day 365 days a year.

myLINECO Portal

Your Rights and Protections Against Surprise Medical Bills

When you receive emergency care or treatment at an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What is "Surprise Billing" (Sometimes called "Balance Billing")?

Surprise billing commonly occurs when a patient is treated by an out-of-network provider or is treated at an out-of-network facility. This can happen during emergency situations such as when a patient is taken to an out-of-network emergency room or is transported by air ambulance.

Surprise billing can also occur in non-emergency situations, such as out-of-network anesthesiologist treating a patient at an in-network facility. Typically, in these cases, it is only after services are provided and a bill or benefit statement is received, that the patient discovers that the anesthesiologist was an out-of-network provider. The patient then is faced with an unexpected "surprise" bill from the out-of-network provider seeking to recover the

balance from what the health plan paid to what the out-of-network provider charged. The amount of these surprise bills can be substantial.

When Does the Law Go Into Effect and What Does It Do?

The No Surprises Act went into effect January 1, 2022. The Act generally prohibits providers from balance billing patients for:

- Out-of-network emergency items and services,
- Out-of-network non-emergency items and services provided in an in-network facility, and
- Out-of-network air ambulance healthcare items and services

There are some exceptions based on provider notice and member consent

Under the Act, a health plan (like LINECO) reimburses the out-of-network provider an initial payment on the charges according to LINECO Plan guidelines. (LINECO typically reimburses out-of-network claims at 70% of reasonable and customary amounts). If the provider does not agree with the payment amount, the provider has 30 days to negotiate

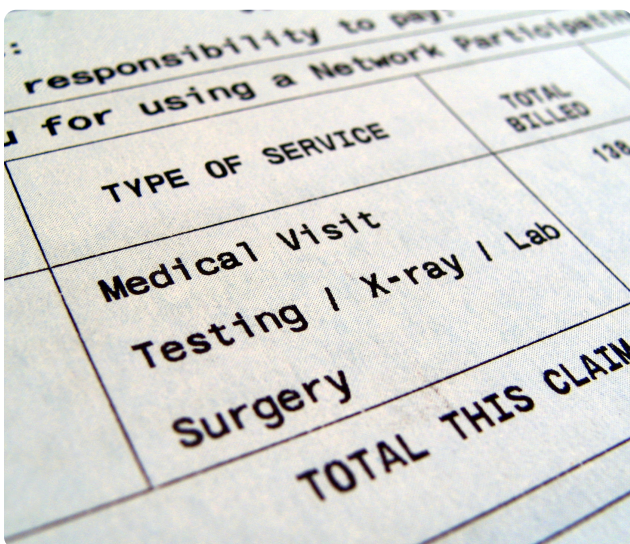
a different amount with the health plan. Providers and health plans are provided a number of opportunities under the Act to settle on a payment amount. If reimbursement cannot be settled upon, then either the provider or the health plan may invoke arbitration. In arbitration, both parties submit a proposed payment for the services, the arbitrator then must select one proposed payment, with no ability to split the difference between the two proposals.

What Does This Mean to Me?

Generally, the Act prohibits out-of-network providers or facilities from balance billing patients in emergency and certain non-emergency settings, including out-of-network air ambulances. Unfortunately, the No Surprises Act does not apply to ground ambulance transportation.

Helpful Reminders

- Pay close attention to any releases you sign prior to a surgical procedure or emergency room visit. If you receive a large balance due from an out-of-network provider, you should question the provider or contact LINECO.
- Visit an in-network Blue Cross Blue Shield preferred provider whenever possible. In-network providers can be located by calling 1-800-810-BLUE (2583) or visiting [bcbs.com](https://www.bcbs.com).





Important Plan Reminders Inside.



821 Parkview Boulevard
Lombard, IL 60148-3250

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

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COMING SOON

Opioid Safety Program

Opioid toxicity and abuse is a public health concern in the United States. There has been an alarming increase in the number of opioid-related deaths in recent years.

Beginning July 1, 2022, the LINECO Board of Trustees has authorized our Pharmacy Benefits Manager (PBM) Express Scripts to institute additional safety protocols and prescribing limits related to opioid classified drugs. Benefits of high-dose opioids for chronic pain are not established and the harm associated with addiction to these medicines is well documented. Benefits of this new program include:

- Initial fill 7-day supply (Opioids)
- Morphine equivalent dose criteria
- Fentanyl quantity limits
- Initial fill 3-day supply pediatric patients
- Long-acting opioid authorization review

LINECO is committed to doing its part to help improve the safety of members who suffer from opioid use disorders, and to helping prevent problems related to opioid use. As part of the Express Scripts Opioid Safety Program, additional resources are being made available to our members in need of assistance.