

THE LINE CONNECTION



Benefit News for LINECO Participants

SUMMER 2024

Trustees Announce Reduced Retiree Rate for Long-Standing Members

The LINECO Board of Trustees is pleased to announce that beginning March 2024, a new Reduced Retiree Rate (RRR) program has been established.

The Board of Trustees created a reduced retiree premium rate (RRR) effective March 1, 2024 through February 28, 2025 for retiree health care benefits.

Qualification for this new, lower monthly premium applies to current and future LINECO retiree participants who had at least 57,600 hours of **active work hour contributions into the Line Construction Benefit Fund (LINECO)**. COBRA, Weekly Income (short term disability), and any type of self-payments will **NOT** be counted toward the 57,600 hour criteria. 57,600 hours typically equates to 30 years of steady contributions into the LINECO Fund. The new rate will be half of the published regular or "standard" premium rate **(a 50% reduction per month from current rates for those long-standing members that qualify)**. Current retirees who qualify for this new rate were notified in February 2024.

The Board of Trustees would like to also remind all LINECO members that the standard retiree premiums are also subsidized by the Plan in order to keep retiree costs at a reasonable level. The additional subsidy for long standing members goes above and beyond the regular subsidy levels. Both the standard and reduced rates will be

reviewed annually by the LINECO Board of Trustees and may be changed.

LINECO's subsidized retiree monthly premiums have remained stable, even during increased healthcare inflationary periods. In fact, LINECO's retiree monthly premium rates have only been increased once since 2018 (in 2023). The medical, prescription drug, and dental benefit package for LINECO retirees was built to mirror the active working members benefits.

Active members are reminded to contact the LINECO Fund Office approximately three (3) to six (6) months before you consider retiring to better understand the requirements and your retiree health care premiums. **Later this summer, a Reduced Retiree Rate Calculator will be available by logging into your secure myLINECO member portal at lineco.org.**

As a reminder, in order to qualify for LINECO's Retiree Health Care Benefits, the following criteria must be met:

Early and Normal Retirements

- You must be at least age 55; AND
- You must be retired from any and all employment in the electrical industry or any organization affiliated

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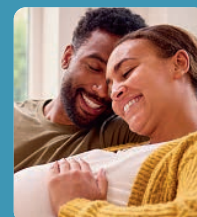
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with the electrical industry (does not apply to working as an electrical inspector or as an instructor in an apprenticeship program recognized by the IBEW or NECA); AND

- You must be able to provide proof of receiving retirement benefits from a plan negotiated or sponsored by the IBEW, from a qualified retirement plan sponsored by a contributing employer, or from Social Security; AND
- You must be eligible for LINECO benefits on the day immediately preceding the effective date of your LINECO Retiree Benefits; AND
- You must have been eligible for coverage under LINECO due to work hours for 48 of the 60 months preceding the effective date of your LINECO Retiree Benefits. For the purpose of this requirement, "work

hours" include hours worked for which your employer made contributions, disability hours credited to you by the Fund, and hours for which you made short-hours self-payment(s). The 48 coverage months do not have to be consecutive. In addition:

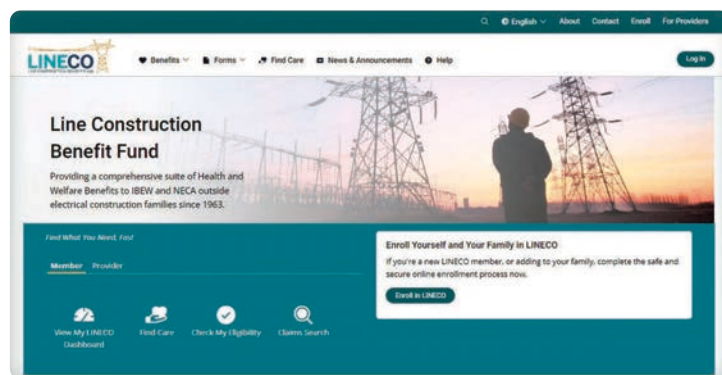
- No more than six (6) consecutive months immediately preceding the effective date of your LINECO Retiree Benefits can be on COBRA, and
- Out of the 48 coverage months, no more than twelve (12) can be due to COBRA self-payments, UNLESS you were eligible under LINECO for 96 of the 120 months immediately prior to the start of your LINECO Retiree Benefits.

For more information, current rates and frequently asked questions (FAQ) about our retiree benefits, please visit the LINECO website at **lineco.org**.

INTRODUCING**The New and Improved LINECO Website**

LINECO's website, **lineco.org** was recently redesigned to provide a more user friendly experience for our members. Key New Features Include:

- Enhanced Home Page for Easy Navigation
- Member Dashboard
- Ability to Track Work Hours
- Online Explanation of Benefits (EOB's)
- Quicklinks to LINECO Strategic Partners including the LINECO HRA
- Mobile Friendly Technology for Smartphones
- Ability to Securely Upload Documents
- Online Payment for COBRA or Self-Payments
- Multi-factor Authentication (MFA) Security
- Electronic ID Card



Updated Privacy Feature: All LINECO members over the age of 18 (including Spouses) are required to create their own secure login. This requirement is an industry standard and complies with Federal Privacy Rules.



LINECO HRA DID YOU KNOW?

FREQUENTLY ASKED HRA QUESTIONS



When do I use my LINECO HRA Card?

Use your LINECO HRA card to pay for medical, dental or vision expenses **AFTER** claims for services have been submitted by your provider to LINECO. You will receive an EOB (Explanation of Benefits) from LINECO **AND** a bill from your provider. Use your card to pay the remaining amount due to your provider after LINECO has processed your claims.

How are HRA Qualified Medical Expenses Determined?

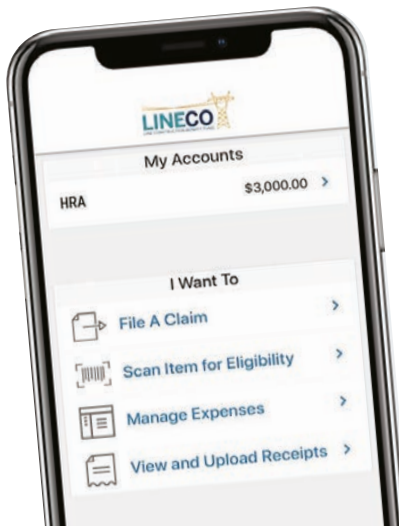
Qualified medical expenses for an HRA are those expenses that **would be** eligible for reimbursement under a typical major medical plan. This includes deductibles, copayments, coinsurance, or out of pocket expenses. In addition, qualified medical expenses for an HRA can also include dental and vision care expenses, as well as prescription drugs.

Who determines what qualifies as an eligible medical expense?

The list of qualified medical expenses is determined by the IRS; see **IRS Publication 502**. You may also use the LINECO HRA app to scan a retail item barcode to determine if it is a qualified item for purchase using your LINECO HRA card.

Do I need to keep receipts when I use my HRA Card?

Yes! Keep all receipts and EOB's. LINECO may request receipts for expenses paid using your HRA card. Your EOBs are available online at **lineco.org** on your **myLINECO** Portal.



What are some medical expenses that CANNOT be reimbursed?

(NOTE: This list IS NOT all-inclusive of ineligible expenses.)

- Gym Membership
- Cosmetic Procedures
- Electrolysis
- Face Lift
- Hair Transplant
- Teeth Whitening
- Marriage/Family Counseling
- CBD Products
- Childcare
- Diapers
- Exercise Equipment
- Hair Regrowth products
- Massages
- Controlled Substances
- Medical/Dental/Vision Services that occurred more than 2 years ago.

Please be aware, if your HRA Card is used for NON QUALIFIED items, you will be responsible for reimbursing YOUR LINECO HRA ACCOUNT for those expenses.

For Qualified Medical and Dental Expenses see IRS Publication 502 or use the LINECO HRA mobile app.

How do I know what my HRA account balance is?

Visit **lineco.org** and log into **myLINECO** Portal, your secure access to YOUR LINECO information.

Does my HRA account earn interest?

Yes! LINECO's HRA assets are invested. Last year, HRA accounts earned a positive 6.9% investment return. Account balances were credited in April 2024.

You can also manage your HRA Account via the LINECO HRA mobile app.

Search **LINECO HRA** on your app store.

FREE Expert Second Medical Opinion via Included Health



Get your Visa E-Gift Card

When you complete a free expert second medical opinion through Included Health between 1/1/2024 and 12/31/2026 you will receive a \$100 Visa E-Gift Card.

Learn More.

includedhealth.com/lineco
1-855-310-6281

Feel confident in your care.

With an average 11.1% diagnosis error rate in the U.S., a second opinion can give you the peace of mind you need.

Reasons to get a free expert second medical opinion:

- ✓ You want to confirm a diagnosis.
- ✓ You want to look into new treatment plans.
- ✓ Your condition is complicated or life-threatening.
- ✓ Your recommended treatment is surgery.
- ✓ Your treatment plan is confusing or not working.



Download the app



Get started.



I am so pleased with the expert opinion process and how professional and helpful everyone has been. I feel like I have a clearer path forward now!"

—LINECO Member

Included Health is available to all eligible members and their covered dependents enrolled in a medical plan with LINECO.

Welcome to Talkspace,

Taking care of your mental health helps you show up as your best, most authentic self

Over the last decade, Talkspace has supported more than 2.9 million adults, teens, and couples with counseling and therapy services. You'll be connected with a licensed counselor so you can share what's on your mind, wherever you are, from the convenience of your phone or laptop.

Talkspace is FREE and an enhancement to your member assistance plan (MAP) benefit.

How it works

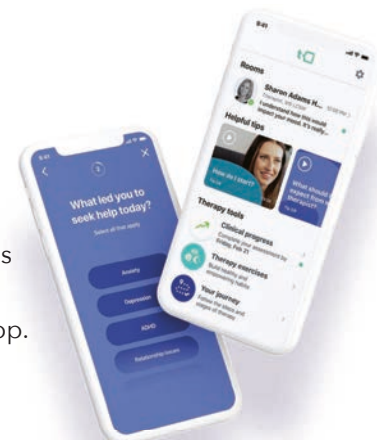
Review your best personal provider match based on your intake assessment and preferences. Start your therapy by sending text, voice, or video messages – messages can be as short or as detailed as you'd like. Counselors respond daily during their business hours, which often includes weekends. You can also book live sessions for real-time conversations. Your counselor stays with you throughout your Talkspace journey (but if you're not feeling the connection, it's easy to switch). Talkspace's clinical network includes thousands of licensed and verified counselors who specialize in things like:

- Stress
- Eating disorders
- Anxiety
- Substance use
- Depression
- Sleep
- Relationships
- Identity struggles
- Healthy living
- ADHD
- Trauma & grief
- and more

Ready to get started

- To register, visit talkspace.com/carelonwellbeing or your MAP website and enter your company name: LINECO
- Complete our QuickMatch™ questionnaire to share your preferences and review your best personal provider match
- Start messaging in your private digital room, or book a live session

Your MAP offers **6** counseling sessions per issue per year. With Talkspace, one session generally equals one week of access and the ability to send unlimited messages to your therapist, or one completed live video session.



**If you have any questions,
please call 800-332-2191**



BENEFIT REMINDER

Did You Know LINECO Provides a Rollback Eligibility Benefit to Assist Members When Work is Slow

Since the early 1970's, the LINECO Board of Trustees have recognized that there may be downturns in the economy or winter slowdowns when it is difficult for members to attain enough work hours to stay eligible for LINECO Benefits.

As a reminder, in order to keep your LINECO benefits active, each member must attain at least 125 monthly hours worked for a contributing employer in the Plan. In CY2023, outside electrical construction members averaged 175 work hours each month.

Even though 125 hours is the minimum to gain monthly eligibility, every hour you work is counted toward assisting you in retaining your benefits if you do not work the 125 hour minimum. The Board of Trustees has always provided our membership with an accumulated eligibility benefit, commonly referred to in our Plan as the **Rollback Eligibility Benefit**.

This benefit was established to assist members when they were unable to work the minimum 125 hours / per month to keep their eligibility active with the Plan. The **Rollback Eligibility Benefit** will look back at each member's past 12 months of work hours and calculate a "rolling average" of those past 12 months. A member will automatically be credited with eligibility if they do NOT work 125 hours but their average work hours for the past 12 months exceeds 125 hours.

Generally, if a member currently is working 175 hours per month, the **Rollback Eligibility Benefit** would provide the member with at least three months of future eligibility if they stopped working completely.

Rollback Eligibility Benefit Example:

A member works 200 hours / per month from January through November or 2,200 hours.

In December, the member only works 50 hours. Because he did not work at least 125 hours in December (he normally would not be eligible during the benefit month of February). Total hours worked in the 12 months was 2,250 hours.

However, due to the **Rollback Eligibility Benefit**, LINECO's eligibility system will automatically calculate his 12-month average for January through December. Overall, the member worked 2,250 hours in the 12 month "look back period". Since the member averaged 187.5 hours over the past 12 months, he will remain eligible for the benefit month of February even though he only worked 50 hours in December.

In January, the member is unable to work due to poor weather and has zero hours. Normally he would not be eligible in March because he did not work at least 125 hours. However, under the LINECO **Rollback Eligibility Benefit**, the Plan will automatically calculate his work hours from January back to the previous February (12 months). He worked 200 hours per month in February through November. He worked 50 hours in December and zero hours in January. He worked a total of 2,050 hours in the past 12 months or an average of 170.83. Since he averaged more than 125 hours in the past 12 months, he will be made eligible for the benefit month of March.

As a reminder your eligibility and hours reported to the Fund can be tracked on-line at **lineco.org**.

In the event that the Rollback Eligibility Benefit does not assist you in retaining your eligibility in the Plan, you will be mailed a COBRA / Short Hours Self-Pay Notice and additional eligibility can be purchased on a month to month basis. LINECO HRA may also be used to purchase COBRA / Short Hours Self Pay.

Expecting a New Addition to Your Family?

Consider Enrolling in LINECO's **Healthy Moms = Healthy Babies Prenatal Care Program**

Female members and spouses are encouraged to participate in a special program provided by LINECO designed to help reduce complications and premature births. Expectant moms will receive a \$250 Visa gift card if they participate.

The goals of this VOLUNTARY program are a healthy pregnancy and delivery. Early education and adequate prenatal care throughout pregnancy can help achieve those goals. LINECO's Personal Health Nurses (PHNs) are specially trained nurses who will perform a screening for high risk factors and will offer information, counseling, and resources.

How do I participate?

Call 1-800-323-7268 and ask for a PHN.

- Call the Fund Office as soon as a pregnancy is confirmed. We will refer you to your PHN.
- Your PHN may ask you to complete certain forms and provide updates on the progress of your pregnancy.
- Call again no later than the first business day after delivery

These steps are required in order to qualify for the \$250 Visa gift card.

What will my PHN do?

During an initial assessment, you will be asked about any known risks associated with pregnancy. Your Personal Health Nurse will screen you for risk factors including:

- History of infertility, preterm labor, or twins
- Substance Abuse
- Chronic conditions that may complicate pregnancy
- Social issues such as access to care

Once enrolled, the PHN will:

- Provide an individualized assessment based on your conditions.
- Serve as a clinical guide to assess, plan, implement, monitor and evaluate options.
- Advise you how to use your resources, facilities, and health network.





IT'S OK NOT TO FEEL OK

BEHAVIORAL HEALTH AND SUBSTANCE ABUSE ASSISTANCE

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



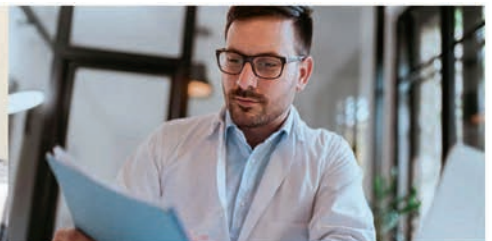
**MEMBER ASSISTANCE
PROGRAM (MAP)**

**6 FREE Visits,
Contact Carelon**



**TELADOC MENTAL
HEALTH COUNSELING**

**ALL Sessions FREE,
Contact Teladoc**



**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, or Blue Cross Blue Shield Network clinicians.

If you have suicidal thoughts or need to talk to someone, contact the National Suicide & Crisis Lifeline for immediate help by dialing or sending a text to 988.

www.988lifeline.org



IMPORTANT PHONE NUMBERS

LINECO Member Services	1-800-323-7268
Member Assistance Program (MAP) /Carelton	1-800-332-2191
Teladoc Mental Health / Telemedicine	1-800-TELADOC (835-2362)
Blue Cross Blue Shield Provider Finder	1-800-810-BLUE (2583)
National Suicide & Crisis Lifeline.	988 (Call or Text)



Important Plan Reminders Inside.



821 Parkview Boulevard
Lombard, IL 60148-3250

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

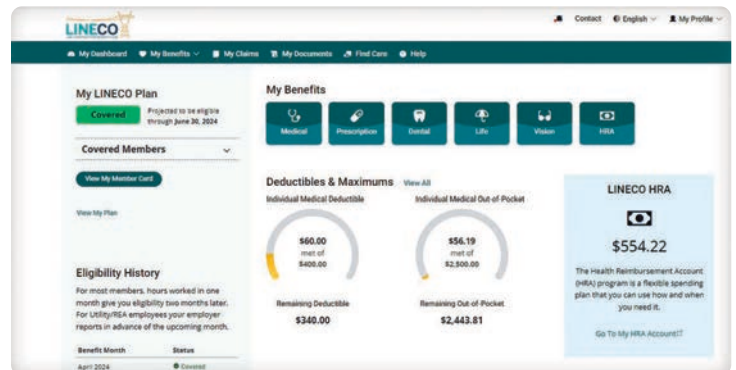
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New & Improved MEMBER WEBSITE



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lineco.org