

# THE LINE CONNECTION



Benefit News for LINECO Participants

SUMMER 2025

## WORKERS' COMPENSATION & LINECO INJURED AT WORK?

What should you do if an injury occurs while you are working?

- **Immediately report the Injury** to your supervisor. Note the date, time and location.
- **Explain what you were doing** when the injury occurred? Be as detailed as possible.
- **Be specific** about what body part(s) are injured.
- **Disclose any witnesses** to the injury.
- **If you received medical treatment, provide details** of the Medical Provider to your supervisor.

LINECO does not have a Work-Related benefit. What does that mean?

LINECO excludes claims caused by employment even if:

- Your claim is denied by Workers' Compensation;
- There is no Workers' Compensation coverage (side jobs, etc);
- You are appealing a Workers' Compensation denial; or
- You didn't follow the right procedures for filing a claim.

LINECO carefully screens claims that could potentially be reimbursable by a third party, especially Workers' Compensation. You will be asked to explain all the

details surrounding your injury, and your medical records could be requested.

### What you need to know:

1. Laws vary by state;
2. Employers can challenge claims;
3. Appeals, arbitration and lawsuits take time;
4. Even if workers' comp denies a claim, LINECO will not pay; and
5. **LINECO is not a "backup" to Workers' Compensation. It is your responsibility to ensure Workers' Compensation pays your legitimate work-related claims.**
6. The same claim could be denied by Workers' Compensation and LINECO.

**LINECO will not pay for surgeries or treatment that are tied up in Workers' Compensation Review.**

### CAUTION:

WORK RELATED CLAIMS ARE NOT COVERED BY LINECO.

**SIDE JOBS ARE AT YOUR OWN RISK!** LINECO will not pay your bills or provide disability benefits if you are injured.



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# IMPORTANT REMINDERS **Life Events**



## If You Get Married...

If you are covered under the Plan and you legally marry, your spouse is eligible for dependent benefits. Claims cannot be processed until a certified copy of your marriage certificate is on file at the Fund Office. Your spouse's effective date will be the date of your marriage. You must notify the Fund within 60 days of your marriage.

NOTE: The below information may be updated electronically at [lineco.org](http://lineco.org).

### Provide the Fund Office with:

- Updated Family Enrollment Form; and
- Certified Copy of Marriage Certificate
- Spouse's Social Security Number
- Information about any other insurance your spouse may carry



## If You Get Divorced / Legally Separate...

Once you divorce or legally separate, your spouse is no longer eligible for benefits under this Plan, however, your ex-spouse may enroll in COBRA continuation coverage.

**If you do not notify the Fund Office upon 60 days of your divorce, you will be responsible for reimbursing the Plan for all charges that were paid by the Plan on behalf of your former spouse.**

### LINECO strongly recommends:

- Updating Your Family Enrollment Form (update your life insurance beneficiary if you wish)
- Send a Copy of your divorce decree
- Send a Copy of any Qualified Domestic Relations Order (QDRO); and
- If you have children, provide a copy of any Qualified Medical Child Support Order (QMCSO), if applicable.

If your ex-spouse wants to self-pay for COBRA, they must contact the Fund Office. Your ex-spouse may elect COBRA for up to a maximum of 36 months, provided the Fund Office is informed of the divorce within 60 days of the day the divorce/separation is legally finalized. For more information, please call the Fund Office at 800-323-7268.

## If You Become Eligible for Medicare...

- If you are Medicare-eligible (typically age 65), you are required to sign up for Medicare Part A and Part B. Failing to sign up for both may cause significant out of pocket expense when claims are processed, and you may also be penalized by Medicare for late enrollment.



You should also notify the Fund immediately if you or your dependent (spouse or child) qualifies for Medicare due to End Stage Renal Disease (ESRD) or Social Security Disability (SSA).

- Provide the Fund Office with a copy of your Medicare card

NOTE: there are changes to the major medical out of pocket maximum and prescription benefits once you, or your dependent, become eligible for Medicare.



## LINECO HRA

# 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?

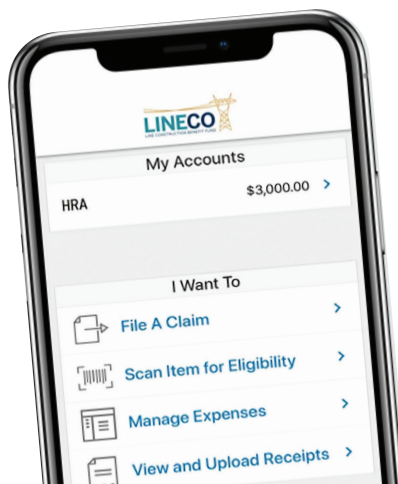
Qualified medical expenses for an HRA are those expenses that **would be** eligible for reimbursement under a typical major medical plan. This includes deductibles, copayments, coinsurance, or out of pocket expenses. In addition, qualified medical expenses for an HRA can also include dental and vision 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 6.36% investment return. Account balances were credited in May 2025.

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

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

# Impacted By a Natural Disaster?

It seems as though many different parts of the country are impacted by Natural Disasters more often. Whether it be a flood, tornado, hurricane, or wildfire. Please know that LINECO has you covered if you are suddenly displaced from your home:

If you've been affected by a natural disaster, we can help you:

## Need Medical Advice or a Prescription Refilled

Do not forget that LINECO provides free telemedicine visits 24/7 via Teladoc. If you are having difficulty making an appointment with your primary care physician, you may be served more quickly by calling Teladoc at 1-800-835-2362 or visiting [teladochealth.com](https://teladochealth.com).

## Need Help Coping with the Disaster

LINECO offers 6 Free Member Assistance Program (MAP) visits for our members. Simply contact Carelon Behavioral Health at 1-800-332-2191, or by visiting the link below, and they would be happy to coordinate your MAP visits to ensure you are getting the emotional support needed during this very difficult time.

[carelonwellbeing.com/lineco](https://carelonwellbeing.com/lineco)

## Need Prescriptions Lost or Left Behind

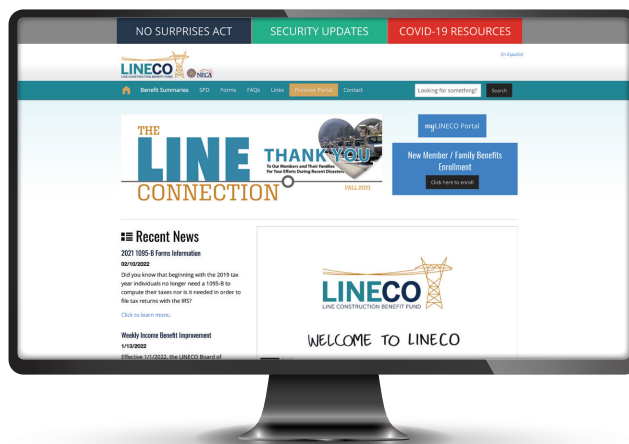
Contact Express Scripts at [express-scripts.com](https://express-scripts.com) or call Express Scripts at 1-877-327-0568.

## DID YOU KNOW? YOUR ELIGIBILITY STATUS CAN BE VIEWED ON-LINE

Sign up for the **myLINECO** secure member portal at [lineco.org](https://lineco.org) for convenient and confidential access to your eligibility status and work hours history. Check out our new and improved website at [lineco.org](https://lineco.org).

## lineco.org is 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](https://mylineco.org)



# Summer Heat Awareness

**Heat-related illness is preventable.** All of us play a role in staying safe while working during warmer summer months. Below are some tips for staying safe in the heat.

## HEAT-RELATED ILLNESSES CAN BE PREVENTED.

- Hydrate before, during and after work. Drink 1 cup of cool water every 20 minutes even if you aren't thirsty. For longer jobs, drinks with electrolytes are best. Avoid energy drinks and alcohol.
- Work shorter shifts,
- Take frequent breaks,
- Find shade or a cool area for rest breaks that allow your body to recover.
- Dress for the heat. A hat and light-colored, loose-fitting (where allowed), breathable clothing are ideal.
- If wearing a face covering, change it if it becomes wet or soiled. Check on others verbally often.

- Not everyone tolerates heat the same way. Understand personal risk factors.
- Understanding engineering controls, work practices, and PPE.

Options for keeping body temperatures down in warm environments include making changes to workload and schedules. For example, empower supervisors and workers to slow down physical activity like reducing manual handling speeds or scheduling work for the morning or shorter shifts with frequent rest breaks in the shade or at least away from heat sources. Supervisors can encourage workers in warm environments to drink hydrating fluids. At a minimum, all supervisors and workers should receive training about heat-related symptoms and first aid.

Heat illness can contribute to decreased performance, lost productivity due to illness and hospitalization, and possibly death. OSHA encourages water, rest, and shade as prevention as well as treatment for heat-related illness.

## Signs and Symptoms of Heat Stroke / Exhaustion

Heat Exhaustion		Heat Stroke
<p><b>ACT FAST</b></p> <ul style="list-style-type: none"> <li>• Move to a cooler area</li> <li>• Loosen clothing</li> <li>• Sip cool water</li> <li>• Seek medical help if symptoms don't improve</li> </ul>		<p><b>ACT FAST</b></p> <p><b>CALL 911</b></p> <ul style="list-style-type: none"> <li>• Move person to a cooler area</li> <li>• Loosen clothing and remove extra layers</li> <li>• Cool with water or ice</li> </ul>
<p><i>Dizziness</i></p> <p><i>Thirst</i></p> <p><i>Heavy Sweating</i></p> <p><i>Nausea</i></p> <p><i>Weakness</i></p>		<p><i>Confusion</i></p> <p><i>Dizziness</i></p> <p><i>Becomes Unconscious</i></p>
<p><i>Heat exhaustion can lead to heat stroke.</i></p>		<p><i>Heat stroke can cause death or permanent disability if emergency treatment is not given.</i></p>
	<p>Stay Cool, Stay Hydrated, Stay Informed!</p>	



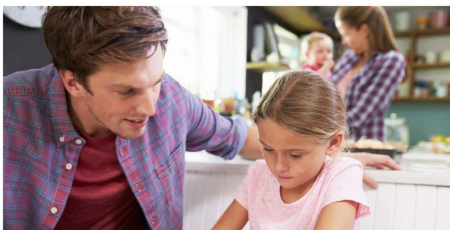
# IT'S OK NOT TO FEEL OK

## EXPANDED MENTAL HEALTH SUBSTANCE ABUSE ASSISTANCE

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



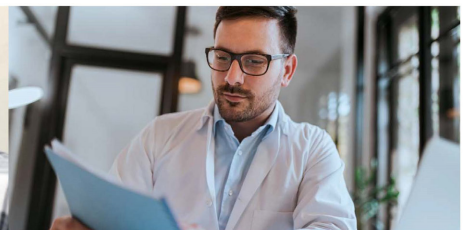
#### MEMBER ASSISTANCE PROGRAM (MAP)

**6 FREE Visits,  
Contact 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](http://www.988lifeline.org)



### IMPORTANT PHONE NUMBERS

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

LOOKING FOR A TRUSTED ON-LINE STORE  
TO PURCHASE ALLOWED HRA REIMBURSED ITEMS LOOK NO FUTHER THAN...

## HRA STORE!!

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**SIMPLY SCAN THIS QR CODE TO GET STARTED**

or log into your **LINECOHRA.ORG** portal or mobile app.



## Important Plan Reminders Inside.



821 Parkview Boulevard  
Lombard, IL 60148-3250

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

PRESORTED  
STANDARD  
US POSTAGE  
**PAID**  
CHICAGO, IL  
PERMIT NO 2237

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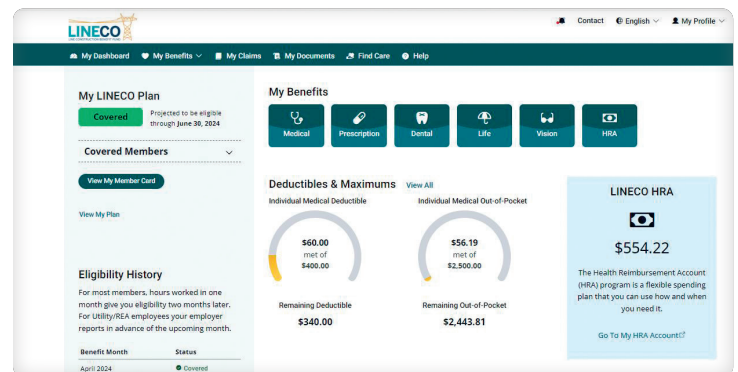
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## New & Improved MEMBER WEBSITE



PLEASE CHECK OUT  
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