

THE LINE CONNECTION

LINECO



Benefit News for LINECO Participants

Spring 2017

Autism Assistance



Beginning January 1, 2017 the Line Construction Benefit Fund (LINECO) will include Applied Behavioral Analysis as a covered benefit. Medically-necessary Applied Behavioral Analysis (ABA) therapy will be covered for children having a confirmed diagnosis of Autistic Spectrum Disorder and when deemed medically necessary. Care is available to children under 16 years of age when designed and overseen by a board certified behavior therapist who has agreed, or will agree to meet Beacon Health Options requirements for in-network services.

If your child is currently in need of autism related therapy, please call the Beacon Health Options clinical intake team for referral and benefit information at 1-800-332-2191.

If your child is receiving ABA at this time, and you would like the services to be considered for coverage by LINECO, please contact Beacon Health Options

Care is available to children under 16 years of age

and let them know the details. Beacon Health Options will contact the provider to gather all of the relevant information about your child's condition. Also, if your child's current provider is not already

participating in our network, Beacon Health Options will seek to help them make arrangements to join. Additionally, Beacon Health Options will request and review information about your child's treatment plan and current state of progress so that a determination of coverage based on medical necessity criteria for any ABA services going forward is completed at the earliest possible date.

If approved for ABA services, your benefits will be subject to the normal annual deductible, coinsurance and out of pocket limits under the LINECO medical plan.

Please note: All other medically necessary Autism related benefits will now also be allowed to age 16.

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Health Care Reform & You

Since the signing of the Affordable Care Act, also known as Obamacare, health care has dominated the news cycle. The Line Construction Benefit Fund (LINECO), is a multi-employer ERISA health plan that is required to comply with various federal health care regulations. The Plan has worked hard to comply with all federal laws, regulations, and guidelines issued throughout its long history...LINECO dates back to 1963!

The Fund continues to monitor developments in Washington, D.C. but wants to assure you, our members, any changes to Obamacare are highly unlikely to have any immediate impact on our day to day operations and will not interfere with the Plan's commitment to continue providing the quality benefits you enjoy today.

LINECO is governed by a joint – labor and management Board of Trustees who are responsible for setting the Plan's

contribution rates and determining the benefits provided. Although sweeping changes may eventually change the way health care is delivered in the United States, we are confident that LINECO has the foresight and determination to adapt to this ever changing industry. Our sole purpose is to serve YOU, our member.

If there are any major announcements from the federal government on health care, we will post updates on www.lineco.org.



LINECO's Better Health with Diabetes Program

All covered (non-Medicare eligible) participants living with Diabetes are eligible to participate in this free program that will help you enjoy better health! Program participants will be eligible for the following benefit enhancements as well as a \$50 Debit MasterCard for every six months you participate in the program.

Participants in the Better Health with Diabetes Program will receive:

- **Free** Glucometer!
- **Free** Test Strips – **No Copay! No Deductible!**
- Medically Necessary Oral Medications – **No Copay! No Deductible!**
- Medically Necessary Insulin Pumps and Supplies – **No Copay! No Deductible!**
- **Free** Eye Exam

- Medically Necessary Endocrinologist Visits – **No copay! No deductible!**
- **\$50.00 Debit MasterCard Every Six Months you participate with your Nurse Health Coach!**

Your Own Registered Nurse Health Coach

MCM Better Health Solutions will provide each participant their own Registered Nurse Health Coach.

The Nurse Health Coach is your patient advocate and will help you better manage your Diabetes, including:

- A one on one resource for health information you can trust.
- Support and education towards reaching your goals for a healthier lifestyle.
- HIPAA compliant interactions – your health information is never shared with your coworkers or management.

Enroll Today!

Call **800-367-9938** to speak with a Health Coach Monday through Friday between 7:30 a.m. and 6:00 p.m. CST.

You can also enroll anytime online at www.medicalcost.com simply click on the *Enroll Today* link in the *Health Coaching* box.

What people are saying:

"I don't have to worry about being able to afford the expensive test strips, drugs and doctor visits – They are free, plus I get a gift card every 6 months"

Help Us Be More Efficient

Did you know that each year, LINECO spends \$500,000 on postage to mail notices, explanation of benefits and other correspondence to our members? If you haven't done so already, please consider

signing up to receive notifications and explanations of benefits electronically via our secure, member portal.

Simply visit www.lineco.org and sign up.

You may view your work hours, eligibility, member benefit maximums, your explanation of benefits and more. Plus... this is helpful to the environment and more administratively efficient.



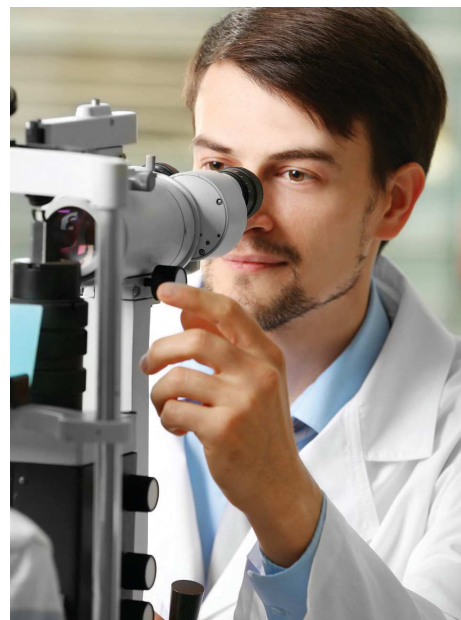
Covered Vision Care Services and Eyewear

LINECO partners with Vision Service Plan (VSP) to assist in providing a comprehensive vision benefit. The following are the vision care services and eyewear that you will receive at no cost if you use a VSP doctor.

- **Vision Examination** – Allowable once every calendar year.
- **Frame** – Allowable once every two calendar years.
- **Lenses (Eyeglass)** – Allowable every calendar year, if required.
- **Contact Lenses** – If you choose contacts instead of glasses, you can get up to \$175 toward the cost of the contact lenses plus the contact lens exam, evaluation and fitting.
- **Safety Glasses** – Allowable once every two calendar years, for active employees only. Safety glasses must be obtained through a VSP provider, and the lenses must be prescription (not plain).



Visit the LINECO web-site at www.lineco.org or VSP web-site at www.vsp.com for more information.





Healthy Moms = Healthy Babies

Did you know LINECO, in conjunction Medical Cost Management offers a prenatal program for expectant mothers and their babies?

Simply call LINECO and ask to be enrolled in the Healthy Moms = Healthy

Babies program. You will be connected with a nurse who will guide you through your pregnancy and provide you with tips to staying healthy. Upon successful completion of the program and delivery, you will be sent a \$250 gift card for your participation.

The ultimate goal of the program is to help our members enjoy a healthy and problem free pregnancy.

Program is limited to LINECO eligible member and spouse.

Reminder:

Member Assistance Program (MAP)

Help is available for a wide variety of problems under LINECO's Member Assistance Program (MAP). The MAP can help you and your family with the following types of issues:

- personal / emotional
- work / family / marital matters
- childcare / elder-care
- alcohol / substance abuse
- depression / anxiety / stress
- financial / legal concerns

The MAP counseling services are completely FREE for up to six (6) face to face visits as long as you coordinate treatment through Beacon Health Options. Any MAP services you receive are completely confidential. If you would like to access the MAP, please call Beacon Health Options at 1-800-332-2191.



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Workers' Comp & LINECO

Staying out of Claim Limbo

How Workers' Comp Works

Workers' Comp denies claims if:

- You fail to report your injury to your employer immediately;
- You fail to file a claim immediately after the injury;
- You did not seek prompt medical treatment;
- You have a condition that developed over time;
- You had a prior injury or illness similar to your new problem; or
- You give conflicting information to your medical providers.

How LINECO Works

LINECO excludes claims that are 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' comp denial; or

The same claim could be denied by workers comp and LINECO!

- You didn't follow the right procedures for filing workers' comp claims.

LINECO carefully screens all claims that could potentially be reimbursable by a third party, especially workers' comp. You will be asked to explain all the details surrounding your injury, and your medical records could be reviewed.

Yes, Workers' Comp Claims can be Complicated!

- Laws vary by state
- Employers can challenge claims
- Repetitive injury, mental health, and gradual-onset claims are hard to prove
- Appeals, arbitration and lawsuits take time

Even so, you need to follow the necessary procedures for getting workers' comp to pay a legitimate claim.

It is not LINECO's job to pay claims that are tied up in worker's comp limbo!

Caution

- **Work-related claims are not covered by LINECO - period!!**
- **Side jobs are at your own risk!** LINECO won't pay your bills or provide disability benefits if you get injured!
- **LINECO is not a "backup" to workers' compensation.** It is your job to get workers' comp to pay your legitimate work-related claims.

If you suffer a work-related injury or disability, report it to your employer as soon as possible!

Bottom line? If it's caused by employment, it isn't covered.



Important Plan Reminders Inside.



LINECO



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Don't Get Stuck With Large Out of Pocket Bills

Each year, LINECO witnesses difficult situations where our members are stuck with large surgery or hospital bills for non-emergency services. **The culprit:** Non-PPO, or non-participating providers that do not participate with our BlueCross BlueShield PPO Plan.

Please be cautious if a provider wants you to pay for surgery in advance or is not part of the PPO network. Often times, these out-of-network surgery centers perform procedures that are not considered medically necessary or the

standard of care. They also bill for their services at a much higher rate than a comparable participating surgery center.

A good rule if you are considering a surgical procedure...make sure both the surgery center / hospital and surgeon are BlueCross BlueShield PPO providers. The Blues' have the largest physician and hospital network in the nation that LINECO and our members can access for discounted rates. Additionally, the Plan typically covers 80% for in-network providers.