

# THE LINE CONNECTION



Benefit News for LINECO Participants

SPRING 2018

## Specialty Drug Program Assistance

Beginning May 1, 2018, Line Construction Benefit Fund (LINECO) is partnering with Express-Scripts' program: **SaveonSP**, to help our members save money on certain high cost specialty medications. When our members participate in this program, select specialty medications will be free of charge (\$0). The specialty prescriptions will still be filled through **Accredo**, our existing specialty mail pharmacy.

Specialty drug costs continue to increase substantially year after year. Most specialty prescriptions cost our members at least \$250 each fill. The plan cost to LINECO on these specialty drugs typically exceeds \$3,000 per fill. This program is intended to leverage additional, available copay assistance funds that can be obtained from the drug manufacturer and will provide savings for both the patient and LINECO.

In most cases, your specialty payment per fill will drop from its current cost of \$250 to \$0. Alternatively, if you do not enroll in the program, you may see a significant increase to your specialty drug cost as these drugs will now be considered non-essential and the copayment will increase beyond \$250. Additionally, the new copayment will not count toward your annual deductible and out of pocket amounts.

Below is a list of drugs that are part of the program. If you are taking one of these drugs, you will be contacted directly by LINECO and SaveonSP via a special mailing in late February 2018 with additional information on how to enroll.

**You will only be contacted if you are currently taking one of the high cost specialty drugs listed below:**

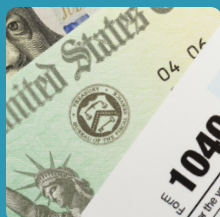


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## ABOUT THIS NEWSLETTER

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](http://www.lineco.org)** to learn more about your Plan.

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## LINECO – SaveonSP 2018 Specialty Drug List

Below are the associated medications in the SaveonSP program.

Once enrolled, your responsibility will be \$0. Please call 1-800-683-1074 to enroll.



### Drug Name

Avastin	Dupixent	Iressa	Remicade	Vosevi
Actemra	Eloctate	Jakafi	Rituxan	Votrient
Afinitor	Enbrel	Kevzara	Rixubis	Xalkori
Alecensa	Entyvio	Kisqali	Rydapt	Xeljanz
AlphaNine	Epclusa	Lenvima	Siliq	Xolair
Alprolix	Erivedge	Letairis	Simponi	Xtandi
Ampyra	Extavia	Lynparza	Sovaldi	Yervoy
Aubagio	Farydak	Mavyret	Sprycel	Zarxio
Avonex	Firazyr	Mekinist	Stelara	Zelboraf
Bebulin	Gilenya	Neulasta	Stivarga	Zepatier
Benefix	Glatopa	Nexavar	Sutent	Zinbryta
Benlysta	Gleevec	Ninlaro	Tafinlar	Zykadia
Berinert	Granix	Nucala	Taltz	Zytiga
Betaseron	Harvoni	Ocrevus	Tarceva	
Bosulif	Humira	Olysio	Tasigna	
Cimzia	Ibrance	Opdivo	Tecentriq	
Cinryze	IDHIFA	Orencia	Tecfidera	
Copaxone	Ilaris	Otezla	Technivie	
Cosentyx	Imatinib	Plegridy	Tremfya	
Cotellic	Mesylate	Promacta	Tykerb	
Daklinza	Inlyta	Rebif	Viekira	

The enrollment process should take one short phone call to SaveonSP. Please keep an eye out for the SaveonSP / Express Scripts mailing in the coming weeks that will contain additional enrollment instructions for the small number of LINECO members impacted by this change.

## CHECK IT OUT!!!!

The screenshot shows the LINECO website interface. At the top, there's a navigation bar with links like 'Benefit Summaries', 'SPD', 'Forms', 'FAQs', 'Links', 'For Service Providers', and 'Contact'. A search bar is also present. Below the navigation bar, there's a large banner image of workers on a power line with the text 'NEW to LINECO? Enroll Online!'. To the right of the banner, there's a 'Member Login' section with fields for 'Email' and 'Password', a 'Forgot your password?' link, and 'Register' and 'Login' buttons. The LINECO logo and NECA logo are also visible in the top right corner of the screenshot.

**A new feature of our web-site is the ability for new members to enroll themselves and eligible family members online.** You may also use this online function to add children or change your address. Additionally, don't forget to sign up for access to our secure Member Portal. On this portal, members can securely review claims, eligibility, hours reported and health and dental maximums. Please consider receiving only electronic communications from the Fund... It will save LINECO postage and help the environment at the same time.

We hope you have a chance to visit our new and improved website: [www.lineco.org](http://www.lineco.org).



## Tax Forms – Coming Soon

LINECO continues to monitor and comply with all Federal health care regulations originating from Washington, D.C. We have worked diligently since March 2010 to adopt mandatory Affordable Care Act (Obamacare) provisions.

The LINE CONSTRUCTION BENEFIT FUND (LINECO) is required by the Internal Revenue Service (IRS) to send out proof of health coverage for 2017. If you were eligible for LINECO at any time

during 2017, you will receive an IRS 1095 – B Form that proves you had qualified and minimum essential health coverage for you and your eligible family members during 2017.

Although not required to file with your Federal tax returns, please keep these documents with any other important tax forms (W-2's, etc) in case they are requested by a tax professional or the IRS.

## Member Assistance Program (MAP)

You and your covered dependents can use the Member Assistance Program (MAP) if you are eligible for LINECO benefits.

The MAP is administered by Beacon Health Options, a professional mental health care counseling and management organization. Beacon Health Options has thousands of experienced, professional counselors to help you with any kind of personal problem.

### Help is available for a wide variety of problems.

The MAP can help you and your family with personal, emotional, work and family matters, including marital or family problems, childcare and elder-care, alcohol and/or substance abuse, emotional problems, depression, anxiety and stress, job dissatisfaction, family illness, and financial or legal concerns.

### Free Counseling Services

Any services you receive from the MAP are completely confidential.

You can receive MAP counseling services at no cost to you for up to six (6) face-to-face office visits per problem. There are no deductibles, co-payments or claim forms involved. You must call the MAP in order to get your 6 free visits. Your call, your

meeting and any discussions you have will be kept completely confidential.

MAP counselors include a wide variety of licensed professional mental health practitioners. The MAP Care Manager will select the type of specialist best suited to your particular circumstance. If there are no MAP counselors in your geographic area who can assist you, the MAP will refer you to a counselor who is not affiliated with the MAP. In that case, your first 6 office visits will be treated the same as if your visits were with a MAP counselor. Any other covered care you receive for that counselor will be paid as out-of-network (70% after the deductible).

You can access the MAP 24 hours per day, 365 days per year. To access the MAP, call Beacon Health Options at 1-800-332-2191.

### Legal and Financial Services

The MAP also provides access to a national network of independent attorneys who have experience in a variety of legal areas. You can receive legal advice about bankruptcy, estate planning, taxes, family law, consumer and financial matters, and certain criminal offenses, including driving under the influence (DUI/DWI).





**LINECO**



## When work takes you away from your doctor

Who wants to worry about health care, especially when traveling for work? Teladoc® helps you combat the illnesses that prevent you from performing at your best. **Teladoc doctors are available anytime, anywhere you happen to be.**

### GET THE CARE YOU NEED

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Bronchitis
- Sore throat
- Respiratory infection
- Sinus problems
- And more!

### MEET OUR DOCTORS

Teladoc is simply a new way to access qualified doctors. All Teladoc doctors:

- Are practicing PCPs, pediatricians, and family medicine physicians
- Average 20 years experience
- Are U.S. board-certified and licensed in your state
- Are credentialed every three years, meeting NCQA standards

### SHARE WITH YOUR PCP

With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician. Simply log into your account, go to the "My Medical History" section and click "Send to a doctor".

## Talk to a doctor anytime for free!

 [Teladoc.com](https://www.teladoc.com)

 [Facebook.com/Teladoc](https://www.facebook.com/Teladoc)

 **1-800-Teladoc (835-2362)**

 [Teladoc.com/mobile](https://www.teladoc.com/mobile)



## Reminder – 90 Day Drug Supply Now Available At Walgreens

Express Scripts, LINECO's Pharmacy Benefit Manager (PBM), recently entered into a partnership with Walgreens Pharmacy to allow 90 day supply of medications that can be filled at participating Walgreens Pharmacy's.

Previously, most prescriptions filled at a Walgreens Pharmacy would only be allowed for a 30 day supply. Longer term medications would typically need to be ordered via the Express Scripts Mail Order Program.

You may still order all your long-term, recurring prescriptions via the Express Scripts Mail Order Program, however, you now have a choice to get those same prescriptions for 90 days via Walgreens. This may be a more convenient option for you and the negotiated prices at Walgreens are the same as your current mail order copayment and may be less expensive in some instances. Feel free to consult your neighborhood Walgreens Pharmacy or contact Express Scripts directly for additional information.

## Reminder: Retirement or Approaching Age 65

If you are a LINECO member, we will begin sending you correspondence 6 months prior to your 65th Birthday. It is extremely important to LINECO and each member that they understand Plan requirements under Medicare.

If you are Medicare-eligible (typically age 65), you are required to sign up for **both** Medicare Part A and Medicare 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. Please be prepared and begin your Medicare enrollment at least 3 months before your 65th birthday.



# Workers' Comp & LINECO

## *Staying out of Claim Limbo*

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

### 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
- 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.

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



### 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.

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



# Get the Most Out of Your Plan

## Visit the LINECO Website:

[www.lineco.org](http://www.lineco.org)

## Use the **secure member portal** to view:

- Hours reported, claims history and Explanation of Benefits (EOBs)
- Download important forms
- Follow links to preferred providers

## Use Network Providers

- BlueCross BlueShield PPO Network
- Beacon Health Options Network (Mental Health / Substance Abuse)
- Dental Network of America (DNoA) dentists
- Vision Service Plan (VSP) eye-doctors
- Amplifon Hearing Care Network

## Call for Precertification

- Beacon Health Options for precertification of the following mental health/ substance abuse services: inpatient, residential, partial inpatient and intensive outpatient treatment, psychological testing, Applied Behavioral Analysis (ABA) therapy and electroconvulsive therapy.
- Medical Cost Management (MCM) for precertification of all medical/surgical hospital admissions.

## Use the Mail Service Rx or Walgreens

Attempt to have generic drugs dispensed to save yourself and the Fund money.

## Take Advantage of the Member Assistance Program (MAP)

For free, confidential counseling and referral for a wide range of personal, emotional, work/family problems. The MAP is administered by Beacon Health Options.

## Participate in the Healthy Moms = Healthy Babies Program

Female employees and spouses who participate in Medical Cost Management's prenatal program can earn a \$250 gift card.

## Use Teladoc

There is no charge to eligible employees, retirees and dependents who use Teladoc, a telemedicine service for common minor ailments.

## Enroll in Better Health With Diabetes Care Program

If you are a diabetic, contact MCM for additional benefits, including 100% coverage for certain diabetic supplies, treatment and medication

## File Claims Correctly and on Time

Always present your Blue Cross Blue Shield Card when receiving Medical / Dental / Rx Services.

## Notify Fund of Address Change

It is very important to inform the Fund of your new address. You may change your address online via our member portal at [www.lineco.org](http://www.lineco.org).





## Important Plan Reminders Inside.



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Lombard, IL 60148-3250

[www.lineco.org](http://www.lineco.org)  
1-800-323-7268

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