



# IBEW LOCAL UNION NO. 915



## HEALTH & WELFARE FUND

DECEMBER 19, 2012

- **NEW CIGNA HEALTHCARE PREFERRED PROVIDER ORGANIZATION (PPO) NETWORK SELECTED - EFFECTIVE JANUARY 1, 2013**
- **NEW PARTICIPANT IDENTIFICATION/PRESCRIPTION DRUG CARDS ENCLOSED**
- **ENROLLMENT FORMS ENCLOSED - PLEASE COMPLETE AND RETURN TO FUND OFFICE IMMEDIATELY**
- **INFORMATION REGARDING REQUEST FOR CREDIT CARD WHEN USING QUEST DIAGNOSTICS AND LABCORP**

Dear Participant:

We are pleased to correspond with you at this time to make some important announcements pertaining to your participation and coverage in the IBEW Local 915 Health and Welfare Fund. As we have discussed with you on a number of occasions in the past, one of the primary objectives as trustees of your health fund is to provide for you the best and broadest plan of benefits possible from the financial resources made available to us. With the assistance of our professional advisors we are constantly exploring ways to make the most efficient use of the plan's assets so as to maximize your health care dollars.

One of the primary purposes of this newsletter is to

announce a change in your Preferred Provider Organization (PPO) network to CIGNA HealthCare effective **January 1, 2013**. This change is explained in much more detail below and is being made because we believe that the CIGNA HealthCare PPO network provides a significant improvement in provider and facility saturation in the participating areas of the Fund while improving upon the discounts for your medical services. This not only saves money for the Plan, but for you and your family as well. We believe that this new PPO network will be well received by you.

In conjunction with this change in PPO network, we have enclosed an enrollment form that you must complete and return to the Fund office in the enclosed return address envelope. **IT IS EXTREMELY IMPORTANT THAT YOU COMPLETELY AND ACCURATELY FILL OUT THIS FORM AND RETURN IT TO THE FUND OFFICE BECAUSE THIS INFORMATION WILL AFFECT HOW THE BENEFITS OF THE PLAN ARE ADMINISTERED FOR YOU AND YOUR COVERED DEPENDENTS AND HOW YOUR ELIGIBILITY FOR BENEFITS UNDER THE PLAN IS ADMINISTERED.**

### IBEW LOCAL UNION NO. 915 HEALTH & WELFARE FUND



Fund Administrator:  
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Phone: (615) 859-0131  
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We would encourage you to review all of the following information and enclosed documentation, and to contact the Fund office with any questions. You should place this newsletter with your permanent records so that you will have it available for future reference. Of course, if you should have any questions concerning the following items, we would ask that you contact the Fund office for assistance at one of the numbers listed on the first page of this newsletter.

**NEW CIGNA HEALTHCARE PREFERRED PROVIDER ORGANIZATION (PPO) NETWORK ANNOUNCED - EFFECTIVE JANUARY 1, 2013**

Please be advised that effective **January 1, 2013** CIGNA HealthCare's PPO network will replace your current PPO arrangement through Blue Cross/Blue Shield. Because this change in PPO networks is a major undertaking for the Fund and for the participants, this decision was not taken lightly and it is something that we have been analyzing and considering for several months. However, because of the combined number of providers and improved discounts that we believe will be obtained through this change, we believe it is one that we should make at this time. We completed an exhaustive search to improve network access, enhance access to state-of-the-art programs and ensure that quality service will be provided to you and your family. At the same time, it was critical that the new network aggressively improve discounts and care management savings to ensure the Fund's long term financial integrity during these very difficult times that are challenging health funds like ours throughout the country. This change to CIGNA, we believe, is a very positive one for everyone - you the participant, the Fund, the union and the employers.

Another important feature of this move to CIGNA HealthCare is that it does not change how your Fund is administered. **However, Southern Benefit Administrators, Incorporated will continue to handle the day-to-day operations of the Fund and will begin to pay claims on your medical expenses incurred on and after January 1, 2013.** Beginning with claims incurred on or after January 1, 2013, questions regarding your claims should be directed to Southern Benefit Administrators, Incorporated.

**CIGNA HEALTHCARE NETWORK - A VAST IMPROVEMENT IN THE NETWORK ACCESS AND DISCOUNTS**

The CIGNA HealthCare PPO will improve on the number of providers available to you in your area and throughout the country. Under the new CIGNA arrangement, like your current PPO arrangement, you do not need a referral to see a specialist and you do not need to select a primary care physician. The CIGNA PPO has the same freedom of provider choice that your current PPO program has. In essence, the core features and the core benefits available today through your existing plan options will remain unchanged. However, the new CIGNA program will provide you and your family with a number of enhancements to the current program, as outlined below.

As mentioned, the CIGNA HealthCare PPO provides seamless coverage across the country, and greater network access than your current PPO. To you, that means a greater chance of accessing in-network providers and therefore in-network benefits. We have also determined that CIGNA offers better discounts on provider services than your existing arrangement which will save both you and the Fund money when incurring medical charges and is critical to maintaining the financial integrity of the Fund. This will in turn enable us to continue to provide the most efficient and comprehensive plan of benefits possible to you and your family.

We encourage you to verify that your provider is participating and accepting new patients by contacting CIGNA directly at **1-800-768-4695**. A current list of CIGNA participating providers may also be obtained online at **www.cignasharedadministration.com**. If your physician does not participate in the CIGNA network and you would like CIGNA to reach out to your doctor(s), please call Southern Benefit Administrators, Incorporated and they will forward a provider nomination form to you.

As a brief reminder about the use of the CIGNA HealthCare PPO network, you should know that the Plan provides greater benefits when one of the network's providers is utilized. A PPO is a network of hospitals, doctors and other medical providers who have agreed to provide health care services and supplies at reduced cost. Because of the substantial dis-

counts offered by the CIGNA network, we would encourage you and your family to use the services of a PPO provider when possible.

### MEDICAL CARE MANAGEMENT ENHANCEMENTS THROUGH THE NEW CIGNA PROGRAM

We are pleased to offer the following additional member enhancements available through the Fund's new relationship with CIGNA HealthCare, via a CIGNA subsidiary called CareAllies, the nation's leading provider of member-friendly, effective care management programs. These programs are intended to improve your health, make the benefits program more convenient and easier to use, help you access the right level of care, and help the Fund control future claims expenses. The new CIGNA programs will also become available to you effective **January 1, 2013** and are as follows:

- **24-HOUR NURSELINE** - This program provides toll-free telephone access to medical care professionals 24 hours a day and 365 days a year. This voluntary, toll-free line is perfect for new mothers with lots of questions, for parents looking for home care suggestions so that they can avoid a trip to the emergency room, for members with questions on illnesses or health related news topics like how to treat the flu, treating a fever, etc. The telephone number for NurseLine is **1-800-768-4695**.
- **MATERNITY MANAGEMENT** - The Fund's expecting mothers will have access to a voluntary maternity management program that works to achieve a health outcome for both mother and baby. As part of this program, members receive valuable prenatal guidance and are given access to a toll-free 24 hour a day 365-day a year answer line. A high-risk maternity screening is also conducted through this program and when necessary, maternity and prenatal care is subsequently coordinated and supported through a CIGNA case management nurse to increase the likelihood of a health delivery for mother and baby. Members should call **1-800-768-4695** to access these services after January 1, 2013.

- **LIFESOURCE ORGAN TRANSPLANT PROGRAM** - Should a covered participant need an organ transplant, our program through CIGNA now provides access to a voluntary Centers of Excellence program. Through this program, care coordination will be provided into Transplant Centers of Excellence across the country and case management will be provided to the member and their family.

- **myCareAllies.com** - There are several other unique services available to you as participants of the Plan through **myCareAllies.com**, a component of CIGNA's CareAllies care management program, which we would strongly encourage you to utilize. These services will enable you to: (1) visit an electronic health library and learn about a disease, your current medical condition (s), how to treat your condition(s), questions to ask your doctor(s) about your condition(s), etc. (2) take a health risk assessment to help you determine what medical conditions you have a risk of getting over time due to your personal habits and family history, and what to do to reduce the chances of getting these conditions, (3) review medications and their potential interactions and alternatives, (4) review preventive care tips, (5) gain access to tools to quit smoking, lose weight and live a healthier life.

After January 1, 2013 you may visit **myCareAllies.com** website. The first time you visit the website you will need to register by entering your social security number. You will then create a unique username and password to access the website on an ongoing basis.

- **HOSPITAL PRE-ADMISSION CERTIFICATION PROGRAM** - The new CIGNA program will include a hospital pre-admission certification program. Under this arrangement, the **HOSPITAL** must contact CIGNA to pre-certify your inpatient stay prior to the hospital stay. This should not cause you, the patient, to be inconvenienced in any way as it is the hospital's responsibility to make contact with CIGNA on your behalf. All inpatient stays will need to be pre-certified after January 1, 2013 with CareAllies. The pre-admission certification number is includ-

ed on the enclosed participant identification/prescription drug cards and is **1-800-768-4695**.

- **CASE MANAGEMENT** - The new CIGNA program also includes case management, which is a patient-focused program that is intended to provide assistance and care coordination to our chronically and critically ill patients (i.e.: cancer, serious spinal cord injury, diabetes, heart disease, etc.). After January 1, 2013 you may call CareAllies at **1-800-768-4695** to speak with a case manager to engage in this helpful program.

As a reminder and as mentioned earlier, beginning January 1, 2013 Southern Benefit Administrators, Incorporated will assume responsibility for claims paying services. Any questions regarding your claims incurred on or after January 1, 2013 should be directed to Southern Benefit Administrators, Incorporated.

We are confident that you will benefit from the new CIGNA program and all of its enhancements to your fund. However, we would ask you to be patient with the Fund office at Southern Benefit Administrators, Incorporated during the transition period in the event there are any unanticipated problems that may arise. If this is the case, or if you should have any other general questions about the new program, please feel free to contact the Fund office at one of the telephone numbers on the cover of this newsletter.

### **SAV-RX REMAINS YOUR PHARMACY BENEFIT MANAGER**

Please be advised that there will not be a change in your current Pharmacy Benefit Manager. Sav-Rx will remain as your pharmacy benefit manager.

### **PARTICIPANT IDENTIFICATION/ PRESCRIPTION DRUG CARDS ENCLOSED**

Enclosed with this mailing you will find new participant identification cards. This card will identify you as a participant in the IBEW Local 915 Health and Welfare Fund through the CIGNA HealthCare PPO network. You should present your card whenever

you visit a health care facility or receive medical services. The IBEW Local 915 Health and Welfare Fund provides much greater benefits when you utilize the services of a CIGNA provider. Their network of hospitals, doctors and other medical providers have a strong presence in your state and throughout the country, which will make it easy for you to use PPO providers. Because of the significant discounts available with CIGNA providers, we encourage you and your family to use the services of an in-network provider when possible. This will not only reduce costs to the Fund, but will further reduce your share of out-of-pocket expenses.

Your identification card will also provide instructions to your health care provider on how and where to file your claims for payment. As previously mentioned, Southern Benefit Administrators, Incorporated will provide claims paying services for you and your covered dependents under the IBEW Local 915 Health and Welfare Fund effective with all claims incurred for services on and after January 1, 2013. **Therefore, if you have absolutely any questions about the receipt or payment for a claim for benefits, you should contact Southern Benefit direct at 1-800-831-4914 for all claims incurred on or after January 1, 2013.**

The new participant identification card will also identify you as a participant in the Sav-Rx pharmacy benefit program, the Fund's provider of prescription drug benefits to you and your family. If you want to find the pharmacy closest to you, you can contact Sav-Rx by calling them toll-free at **1-866-233-IBEW (4239)** or by visiting their website at **www.savrx.com**.

### **INFORMATION REGARDING RE- QUEST FOR CREDIT CARD WHEN USING QUEST DIAGNOSTICS AND LABCORP**

We have recently been informed that participants and their family members using the laboratory services of Quest Diagnostics and LabCorp have been requested to present their credit card for payment of their portion of the expenses for services provided by the companies. You should be aware that the use

of your credit card to pay remaining lab expenses at these two labs is not mandatory and is not a CIGNA procedure. Beginning January 1, 2013 a participant presenting a valid CIGNA ID card should not be turned away or refused testing for failure to provide a credit card number for payment. If the lab refuses services when the participant refuses to provide a credit card number, the complaint should be directed to Southern Benefit Administrators, Incorporated at one of the phone numbers listed on the front of this notice.

If you should have absolutely any questions concerning the information provided to you with this mailing or about your Plan and its operation in general, you can contact the offices of Southern Benefit Administrators at **1-800-831-4914** or **(615) 859-0131**.

Best regards,

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