



# I.E.B.C. *For Active and Retired Ironworkers and Their Families*

## Newsletter 2018

131 No. El Molino Avenue Suite 330  
Pasadena, CA 91101  
Tel: (800) 527-4613

### PRE-AUTHORIZATIONS ARE REQUIRED! CONTACT PHA AT 1-855-754-7271

Review and pre-authorization is required for many outpatient services. This applies to both Active and non-Medicare Retirees regardless of residence. If you need outpatient services (any service performed outside of your doctor's office), you and your doctor must receive authorization **BEFORE** you receive your care. The following services require pre-authorization but are not limited to:

- \* *All outpatient surgeries and procedures*
- \* *Diagnostic tests (e.g. MRI, PET and CT scans)*
- \* *Physical therapy visits*
- \* *Durable medical equipment in excess of \$500*
- \* *Chemotherapy and/or radiation*
- \* *Genetic testing*






Outpatient services are medical procedures, tests, and other treatments and services that you receive through a medical center, imaging center, surgical center, or other facility without an overnight stay. In the event any services are performed at the doctor's office during the course of any regular office visit (i.e., EKG, X-Rays, Ultrasounds, etc.) no pre-authorization is required, including an annual physical exam. **In the event you are sent to a free standing facility for any diagnostic tests (i.e. MRI, CATScan, PETScan, X-Rays, BoneScan, Ultrasounds, etc.) a preauthorization is REQUIRED.** You and your doctor must call the PHA Counseling service to pre-authorize your care or you may incur a 10% penalty. PHA representatives are available Monday through Thursday 7am to 7pm and on Fridays from 7am to 5pm (PST). During your call (or your doctor's call), you will discuss the recommended treatment for your condition, injury, or illness. Your physician will be advised that he/she needs to submit a **Medical Prior Authorization Request Form**. Either the PHA or a Trust Fund representative can FAX the form to the doctor to complete. The form is also available online at [www.ironworkerbenny.com](http://www.ironworkerbenny.com)

#### PHA Will:

- \* Help find the lowest cost options for receiving any outpatient treatment.
- \* Identify "Value Based Sites" for total hip or knee replacement surgery.
- \* Identify ambulatory surgical centers that have agreed to charge fees within the parameters of our Maximum Allowable Charges for pre-authorized authorized outpatient services.
- \* Provide a 24-7 Nurse Line to answer questions regarding health issues.
- \* Help you find a primary care physician (PCP) if you don't already have one.

#### PHA Does Not:

- \* Complete the pre-certification required for total hip and knee replacement surgeries. Your provider will need to contact Anthem for pre-certification of your hospital stay.
- \* Pre-authorize any inpatient services and does not pre-certify any inpatient hospital stays.

<b>FFS Eligibility Verification 24 HR</b> (866) 983-4353 <b>Anthem Blue Cross</b> (800) 274-7767 <b>Kaiser Permanente (No./So. Cal)</b> (800) 464-4000 <b>Heath Net Medical - So. Cal</b> (800) 522-0088 <b>Health Net Medical - No. Cal</b> (800) 638-3889 <b>Health Plan of Nevada</b> (800) 777-1840 <b>Pacificare of California</b> (800) 624-8822 <b>Secure Horizons</b> (800) 357-8600 <b>Pacific Health Alliance (PHA)</b> (855) 754-7271 <b>Managed Health Network (MHN)</b> (800) 977-7962		MEDICAL
<b>Optum Rx</b> (855) 798-5682 <b>United Health Care</b> (877) 714-0178		Rx
<b>Assurant Employee Benefits</b> (800) 733-7879 <b>Health Net Dental</b> (866) 249-2382 <b>United Concordia DHMO</b> (866) 357-3304 <b>Delta Dental (PPO)</b> (800) 765-6003 <b>DeltaCare, USA (HMO)</b> (800) 422-4234		DENTAL
<b>EPIC Hearing Health Plan</b> (866) 956-5400 <b>Hear USA</b> (800) 422-8231		HEARING
<b>Vision Service Plan (VSP)</b> (800) 877-7145 <b>Spectera Vision Plan</b> (800) 839-3242		VISION

## ACTIVE MEMBERS PLAN AHEAD! COMPLETE YOUR BIOMETRIC SCREENING BY 9/30/2019 FOR 2020 BENEFIT COVERAGE

To continue coverage under the Premier Plan throughout 2020, or to enroll in the Premier Plan for the first time, there are certain actions that must be taken whether your eligible dependents are enrolled in the California Ironworkers Field Welfare Plan or Kaiser HMO. **NOT required for members with Retiree coverage.**

### FOR FEE FOR SERVICE ENROLLEES OF THE CALIFORNIA IRONWORKERS FIELD WELFARE PLAN

As part of the Reinforcing Smart Choices Program, you and your covered spouse (or domestic partner) are required to have a Biometric Health Screening in order to be enrolled in the Premier Plan (which has a higher level of medical plan benefits than the Basic Plan). Screenings can be completed at a Quest Diagnostic lab location or at your Primary Care Physician's (PCP's) office. If you prefer to have the screening done in your PCP's office, please contact the Trust Fund for a Biometric Screening Exception Form that your PCP will need to complete and forward to Quest. As a reminder, the screening includes lab work and an assessment of blood pressure and weight.

**To schedule your Biometric Screening with Quest call 1-855-623-9355 or**

Log into: <https://my.questforhealth.com>

The registration key is: **CAFieldironworkers**

Employees use the member ID found on the Anthem card

Spouses or domestic partners use the member ID followed by S (ex. 123456X78S)

### FOR KAISER HMO ENROLLEES OF THE CALIFORNIA IRONWORKERS FIELD WELFARE PLAN

In order for you and your covered dependents to qualify for the Premier Plan you and your covered spouse (or domestic partner) must each complete one of the following requirements:

Take the online Health Risk Assessment; or take an online Health Improvement course. To access the Assessment, you must first register by going to [kp.org/register](http://kp.org/register). Choose "My medical record" and complete the questionnaire. To take an online health course, go to [kp.org/healthylifestyles](http://kp.org/healthylifestyles) and choose from one of the available online courses. Or you may attend one of the following Kaiser Permanente Health Education Classes:

- ➔ For patients with a chronic illness, Kaiser's Living with Chronic Illness Class
- ➔ For pregnant members, attend one of Kaiser's on-site prenatal classes
- ➔ Attend a health education class in person, to be provided by the Trust Fund dates and locations to be determined.

### HELP PROTECT YOUR MONEY, SIGN UP FOR VACATION EFT! INCENTIVE OFFER EXTENDED!!



#### Vacation Trust \$25 Electronic Funds Transfer (EFT) Incentive

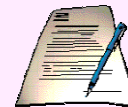
Please be advised that the \$25 Vacation Trust EFT Incentive has been extended. The \$25 incentive will be paid via electronic deposit directly to your designated bank account. You will receive a statement from the Trust Office as proof of payment. Anyone who signed up for direct deposit of the vacation benefit beginning August 1, 2018, who had successful delivery of their vacation benefit to the designated bank account will receive the incentive. If you have not yet received your incentive, please make sure your bank account remains open so that you do not forfeit the incentive.

### SAVE YOUR PAY CHECK STUBS!

You are strongly encouraged to retain all pay check stubs from your employers. These are your proof of hours worked. Pay check stubs should be used to cross reference against the Quarterly Vacation and Pension Annual statements you receive from the Trust Fund Office. If your employer fails to remit your hours or remits them incorrectly, your pay checks stubs are the required documents for verification purposes. Steward Reports and daily journal logs are not sufficient to prove hours worked.

### TRUST FUND TO HOLD ADDITIONAL BENEFIT FAIRS IN 2019

On July 29, 2018, the Trust Fund Office held its first Benefits Fair at the Administrative Office in Pasadena. This pilot included a one stop shop for members to complete biometric screening requirements, and obtain personalized benefit information. Vendors from Quest, Kaiser and Vanguard were all on site. The event was a success, with over 150 members from all over California in attendance. The Trust Fund Office is planning to hold additional Benefit Fairs in 2019 throughout California. Notifications will be sent once dates, times and locations are determined. Look for your notice in the mail or visit our website for updated information.



### OPEN ENROLLMENT

Open Enrollment materials will be mailed soon to all Active and Retired Participants with current health and welfare benefits who reside in California, Arizona and Nevada. After reviewing the materials, if you wish to make any changes to your current plan(s) of coverage, please return your Request For Change In Plans form that was included in your packet to the Trust Fund. In turn, we will provide you with the necessary enrollment applications to be completed and returned. Your requested changes will be effective January 1, 2019. In the event that you do not receive an Open Enrollment package or if you have questions regarding Open Enrollment, please do not hesitate to contact the Trust Fund Office.

## PENSION TRUST FUND NEWS AND INFORMATION



### ATTENTION RETIREES!

The 2018 Pension Annual Confirmation Letters (ACL) were mailed September 1, 2018, and were due back to the Trust Fund Office by September 30, 2018. **Missing documentation and/or unreturned ACL will result in the suspension of your monthly Pension benefit beginning with your 13th Check!** In lieu of a Notary Public, your Union Local Business Manager may sign off on your Annual Confirmation Letter; or your Union Local Hall and the Trust Fund Office provide notarization at no cost for its members. If you have not received your Annual Confirmation Letter or have questions please contact the Pension Department at extension 7001.

### ARE YOU READY TO RETIRE?

If you are ready to retire, it is a good idea to submit your application to the Trust Fund Office at least 60 days prior to the date in which you would like to begin receiving your Pension. You may submit your application by mail or you may come into the Trust Fund Office and we will be happy to assist you with the application process. Also, please be sure that all Divorce documentation such as Final Judgment of Divorce and/or Qualified Domestic Relation Order (QDRO) is on file if applicable; otherwise, this could **significantly** delay your application for Pension and Annuity benefits. ***You should contact the Pension Department at extension 7001 prior to coming in to the office to be sure that you have all of the required documentation.***

### PROCESSING TIMELINES

Please allow 30 to 45 days processing time when submitting applications for benefits or any requests for the production of documents. In the event that your situation requires the review of legal or medical documents by our legal counsel, this may delay your processing time.



## IMPORTANT FACTS REGARDING YOUR ANNUITY

### Contacting Vanguard Group With Questions

Vanguard Group 800.523.1188

### DO YOU KNOW WHERE YOUR MONEY IS?

As you know, the California Field & Vicinity Annuity Trust Fund invests its participant's funds with The Vanguard Group; but **do you know where your money is?**

There are several different funds from which you may select to have your Annuity balance invested within The Vanguard Group. For participants who have chosen not to self-direct their employer contributions, all contributions will be deposited in to a Target Retirement Fund, which is an age based investment fund designed to be more aggressive when you are younger, and less aggressive as you near retirement age. *However*, you have the option at any time to change the way in which your money is invested. Funds range from minimal to high risk and all of your money does not have to be in the same account. If you have questions regarding the various funds available, or if you simply would like to learn more about The Vanguard Group, please feel free to contact them directly at (800) 523-1188.

### Considering Withdrawing Your Annuity Balance?

Considering withdrawing your Annuity balance based on Termination (*six months with no hours reported*)? It is very important to understand how this process works. Since hours are reported a month behind to the Trust Fund Office, we actually have to wait 7 months to be able to verify that you have had six months with no hours reported. And for this reason, your balance is not payable until the 1<sup>st</sup> of the eighth month. For example;

*Last Hours Worked = January*

*Eligible = August 1st*

*Payable = September 1st*

► **Although you become eligible to withdraw on August 1<sup>st</sup> based on having six months with no hours reported, we must wait until the end of August to be certain that no work hours are reported for July.**



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## ARE YOU PLANNING TO MOVE?

Please be sure to provide notice of your new address to the Trust Fund Office as well as your Local Union, Employer and the Apprenticeship school if applicable. We do not share information, separate notification is required to all locations. Please also note that mail from the Trust Fund Office cannot be forwarded, so immediate notification is important.



## DID YOU KNOW?

- \* You can visit us on the web at [www.ironworkerbenny.com](http://www.ironworkerbenny.com) 24/7.
- \* As of October 1, 2018, the California Ironworkers Field Welfare Plan provides coverage to 11,736 active members and 21,914 dependents.
- \* Since the beginning of the year, the Trust Fund has handled over 132,000 calls.