
FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS
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THE NO SURPRISE ACT - PROTECTING PATIENTS FROM SURPRISE MEDICAL BILLS

Some Members may soon be receiving notices from the Fund regarding services rendered to you by a Provider who has left the network.

What does this mean to you? Under the "No Surprises Act" Continuity of Care Rules, "Continuing Care Patients" may continue to receive care from the In-Network Provider/Facility under the same terms and conditions as a Network Provider or Facility for up to 90 additional days, without the Out of Network terms and expenses. The Plan was notified that your "Provider" or "Facility" where you sought treatment **may no longer** participate in the Empire Blue Cross/Blue Shield PPO Network. If you receive a letter from the Fund, we encourage you to contact the Providers/Facility office to confirm if they have left the network.

Am I a Continuing Care Patient? If you are being treated by one or more of the conditions below by a terminated provider or facility, you may be eligible:

<i>Undergoing treatment for serious and complex condition</i>	<i>Receiving care for chronic illness or condition that is life-threatening, degenerative, disabling,</i>
<i>Scheduled to undergo non-elective surgery (including any post-operative care)</i>	<i>Undergoing a course of institutional or inpatient care</i>
<i>Pregnant and being treated by the Provider for the pregnancy</i>	<i>Are receiving treatment for a terminal illness</i>

Do I Qualify? Please complete the form you have received from the Fund Office and return it to us if you:

- Meet the criteria of a Continuing Care Patient.
- Believe that you may qualify as a Continuing Care Patient and want to continue your course of care with the Provider. The Fund Office or Blue Cross may require proof that you qualify as a Continuing Care Patient.

If you do not qualify and continue to see the Out of Network Provider all claims will be processed at the Out of Network benefit and will result in higher out of pocket expenses to you.

How Do I Find a New Network Provider? Visit Empire Blue www.bcbs.com or call 800.8102583.

More Questions? Our Fund Office is always ready to assist you. Dial (212).308.4200 or Toll Free at (888).728.2782.

WELLNESS AND YOU - SYDNEY HEALTH APP

Taking care of your health is important and we're here to help and support you on your journey. We want you to know that Blue Cross now has a mobile app which is now available. It is called Sydney Health. It's a new, easy way to access important information that will enhance your ability to make the most of your benefits as a member of the Local 295 IBT Employer Group Welfare Fund with Anthem Blue Cross Blue Shield.

What information can I find there?

Everything you need to know about your plan can be found in one place – making things simple, personal, and easy. There is a wide range of relevant and important information available for you on Sydney Health. This information includes your rights and responsibilities, copayments and any costs you may have to pay, covered and non-covered services and benefits that have limitations, steps taken by Anthem when evaluating new treatments to be considered as covered benefits. You can also review plan details like your deductibles and out-of-pocket limits and find providers and facilities that are considered in-network within the Local 295 Welfare Fund. You can also chat with Anthem's dedicated customer service representatives there. Other information to help you maximize your benefits that can be accessed on Sydney Health include:

- Learn how to access primary and specialty care, behavioral health, and hospital services
- Access care when you are out of the plan's service area
- Get information about accessing emergency care and when to use 911 services
- Search for doctors, specialists, or hospitals in the Local 295 Fund's network and learn about their qualifications
- File a claim for covered services
- Access care after normal office hours
- Voice a complaint or appeal a decision. This includes your right to independent external appeals
- Get translation services in your preferred language and access TTY/TDD services
- Share information about all the care you get with all your doctors
- Keep yourself healthy with preventive care services

Please note that on the Sydney Health App you can also always access a digital version of your ID card – which works the same as a printed ID card.

How do I register?

All you need is to have your Anthem ID card handy to register. There are two convenient options. You can register online at empireblue.com/register or anthem.com/signup or simply download the free Sydney mobile app to your smartphone, www.sydneyhealth.com.

If you have any questions about registering or the Sydney Health app, please call 1.866755-2680 or the Member Services number on your ID card.



THE MORE YOU KNOW- PARTICIPANT TIPS

HOW TO KEEP YOUR PLAN BENEFITS CURRENT WHILE ON DISABILITY AT NO - COST TO YOU!

Whether you become disabled, on or off the job, and are receiving workers' compensation benefits or state disability, call the Fund Office to report at 212.308.4200. Actively covered Members in the Local 295 medical plan can have up to twenty-six (26) weeks in extended coverage at the time your disability began.

KEEP YOUR WELFARE COVERAGE ACTIVE - FOLLOW THIS SIMPLE STEP:



- Send a copy of your weekly or bi-weekly disability payment information **every week** to the Fund Office VIA fax at 212-.847.2426 or email. Your coverage will be kept in force just as if you were still working.

Failure to remit weekly proof may result in termination of benefits.

Mark your calendars as a reminder to send copies of your disability benefits timely.

PENSION SERVICE CREDIT:

You can also receive pension service credit for periods of absence up to twenty-six weeks if you are on workers' compensation or state disability benefits.

Don't miss out on these very valuable benefits just when you need them the most



PROTECTING YOUR PRIVATE HEALTH INFORMATION:

What is Protected Health Information (PHI)?

PHI also referred to as personal health information, is the demographic information, social security, medical histories, test and laboratory results, mental health conditions, insurance information and other data that is collected by a provider, your carrier, or Welfare Fund to identify an individual.

With modern technology making things easier and easier for us, it's important to stay protected when sending your PHI through email. The following steps will help you protect your information when you need to remit paperwork to Local 295 Welfare Fund:

1. Faxing: *Faxing is the most protected way to remit information if it contains PHI. Our fax numbers are as follows: 212.847.2426*

2. Email: *If you prefer to email us, contact the Welfare Fund. The representative will send you an encrypted email to you. Once you receive that email you will be required to create a username and password. Once you do, you can use that email to forward the necessary documents that contain your protected information.*



Our Fund Office is available Monday through Friday during normal business hours to assist with all your benefits questions. Contact 1.212.308.4200 or Toll Free at 1.888.728.2782 and ask to speak to a Welfare or Pension Representative.

LOCAL 295 IBT EMPLOYER
GROUP PENSION TRUST FUND AND
EMPLOYER GROUP WELFARE FUND
655 Third Avenue, 12th Floor
New York, New York 10017



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First Class Mail
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IMPORTANCE OF DIRECT DEPOSIT-

DON'T GET STUCK WITHOUT YOUR BENEFIT!

Many Local 295 Retirees living in areas that have been affected by recent hurricanes and flooding, are being left without the ability to receive their mail, which in turns effects their ability to obtain their pension benefit check.

During these emergency times, we urge Pensioners to protect themselves and sign up for Direct Deposit. With Direct Deposit, your retirement benefits are deposited directly into your bank account. It is quick and safe, and in most cases, your money is available immediately.

Contact the Pension Fund Office today at 212.308.4200 to request a direct deposit form. You can fax the direct deposit form to 212.308.4545.

Please make sure your information is clearly printed. We encourage you to call the Pension Fund Office and confirm receipt.

Reminder- Always update your contact information with the Fund Office to avoid missing important communications.