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# FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS  
VOL. XXV, ISSUE 1, SPRING, 2025

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## THE WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 NOTICE

***YOUR RIGHTS AFTER A MASTECTOMY*** - If you have had a mastectomy or expect to have one, you may be entitled to special rights under the Women's Health and Cancer Rights Act of 1998 (WHCRA).



A federal law known as the Women's Health and Cancer Rights Act of 1998 (WHCRA) requires group health plans and insurance companies that provide coverage for mastectomies to provide certain mastectomy related benefits or services to persons covered by the Welfare Fund. This Plan has historically provided the benefits required under the WHCRA and continues to make these benefits available to eligible persons.

- all stages of reconstruction of the breast on which the mastectomy has been performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment of physical complications of mastectomy, including lymph edema.

Coverage for these benefits or services will be provided in a manner determined in consultation with the eligible person's attending physician. If you are eligible in the Plan and currently receiving, or in the future receive benefits under this Plan in connection with a mastectomy, you are entitled to coverage for the benefits and services described above in the event that you elect reconstruction of the affected breast.

Eligible dependents are also entitled to coverage for these benefits or services on the same terms. Coverage for the mastectomy-related services or benefits required under the WHCRA will be subject to the same deductibles and coinsurance or co-payment provisions, if any, that apply to any other medical or surgical benefits provided by the Welfare Fund.



Questions? Our Fund Office is available Monday through Friday during normal business hours to assist you. Contact P: 1.212.308.4200, F: 1.212.308.4545 or Toll Free at 1.888.728.2782 and ask to speak to a Welfare or Pension Representative.

## CYBERSECURITY UPDATE: BEWARE OF ANTHEM SPAM

This is a warning from the Fund Office! Evidently Explanation Of Benefits (“EOB”) emails are being sent to Fund members as a way to possibly trick you into sharing Personal Health Information (“PHI”), your password, and/or account information. In one recent case an email was identified as having been sent from Anthem to a member requesting that the member login using the links provided. Please be aware that you may very well potentially receive one of these emails but **DO NOT OPEN THEM! THEY ARE SPAM EMAILS!** Anthem will not send you any EOBs. The Fund Office alone is the designated authority to send out all and any EOB’s for services received by Local 295 Welfare Fund’s members and dependents.

If you sincerely believe you have received an email from Anthem that is legitimately requesting you to login, please contact the Fund Office’s Privacy Officer, Cherryann Boucher, at 212.308.4200 so that Anthem can then be properly notified and these spam emails can be prevented in the future. Otherwise please delete any spam EOB emails from Anthem Blue Cross Blue Shield. The Fund Office wants to assist you in reducing your online risk as much as possible.



## THE IMPORTANCE OF UPDATING YOUR CONTACT INFORMATION

### REMEMBER TO UPDATE YOUR CONTACT AND BENEFICIARY INFORMATION WITH THE FUNDS



*Have you moved recently? Do you have a new cell or home phone number? Did you change your email address?* Please be certain to update your physical address at your earliest convenience. Any changes to your phone numbers and/or email addresses should be updated, too. Notifying the Fund will ensure that if you are receiving pension benefits that you will continue to do so in a seamless manner after your move. We want to keep you informed!

*Was there a new addition to your family?* We realize that it’s a very exciting time in your life and we want to be sure that your whole family receives all the services and benefit information that it is entitled to so please be certain that you update your dependent information at your earliest convenience after a child is born or your marital status changes. This will help us help you to keep them happy and healthy! This includes notifying us if you get divorced as well.

*Why updating your beneficiary is important?* Protecting loved ones is always top priority. By naming a beneficiary and updating the information should it change, is a guaranteed way to ensure that any pension or life insurance benefits will be provided to the correct person.



**REMINDER:** If you are getting ready to retire, consider that the process for retirement benefits takes approximately 3 months to process. We encourage members who are vested to plan accordingly, make sure all your paperwork is remitted timely. Feel free to contact the Pension Department at 212.308.4200 with any questions.

## NEW VENDOR FOR PRE-CERTIFICATION FOR HOSPITAL BENEFITS

Effective December 31, 2024 MedReview is no longer providing Health Utilization Management (“HUM”) services. MedReview was the vendor who pre-certified all of your non-emergency, non-maternity Hospital inpatient and outpatient admissions, as well as certain diagnostic tests and procedures. The new vendor will be *Comprehensive Health Services (“CHS”)*. This change will not be disruptive to members and The Fund Office fully expects the certification services for hospital admissions to go smoothly.

Also - please be on the lookout for new ID cards in the mail. Once received please share the new card with your provider so that your records are updated. They will include the new phone number, which is **877.477.3600** and fax number **888.820.2683** to contact **CHS** for the pre-certifications.

As a reminder, here are some of the services / procedures that require pre-certification:

All Inpatient	Knee Arthroplasty
Blepharoplasty/Blepharoptosis	Lumbar Spine Surgery
Bone marrow and repair	Mandibular
Breast Procedures	Mastectomy for gynecomastia
Defibrillator (CRT/ICD) for treatment of Heart Failure	Diagnostic Imaging Services
Cartilage Transplant Knee	Rehabilitation
Physical, Occupational, and Speech Therapy	Rhinoplasty
Cataract	Sclerotherapy of spider veins
Cervical Spine Surgery	Septoplasty
Cochlear Implant	Varicose
Uvulopalatopharyngoplasty (UPPP Surgery)	Hammertoe Surgery
Home Health Care	Hip Arthroplasty
	Hospice Care

Additionally, if you fail to notify CHS of Hospital treatment as required, Hospital benefits will be reduced for such service by \$100 per day, up to a maximum of \$500. This benefit reduction also applies to same-day surgery and professional services rendered during an inpatient admission. In addition, if the admission or procedure is not Medically Necessary, no benefits will be paid. Amounts of benefit reductions due to your failure to pre-certify will not be covered under the medical benefit. Also, if an emergency admission is not covered by Empire, costs incurred for emergency treatment will not be covered under any other part of the Plan.

\*For Bariatric surgery, the *Hospital* must be pre-certified by CHS, and the *surgeon* must be pre-certified by the Welfare Fund office. Please contact the Welfare Fund office for the Plan's rules and procedures concerning this surgical procedure.

LOCAL 295 IBT EMPLOYER  
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EMPLOYER GROUP WELFARE FUND  
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### **RETIREES TIP**

**Social Security Increase!** After such a hard year it is very good news that there has been an increase in your monthly Social Security benefits that you received. This increase was effective for all payments on or after January 1, 2025, the smallest annual Cost-of-Living Adjustment hike since 2021 due to cooling inflation.

**Social Security and Supplemental Security Income (SSI) benefits for approximately 72.5 million Americans increased 2.5 percent for 2025.**

**For most Social Security beneficiaries (or about 68 million eligible Americans), the new COLA went into effect with their January 2025 payment. Increased payments to approximately 7.5 million SSI beneficiaries began on December 31, 2024.**  
**(Note: some people receive both Social Security and SSI benefits).**

**To read more about the Cost-of-Living Adjustment (COLA) visit**  
**<https://www.ssa.gov/cola/>**