
FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS
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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.



THE MORE YOU KNOW- UNDERSTANDING YOUR MEDICAL CARD CHANGE

As an eligible member of the Local 295 IBT Employer Group Welfare Fund there are some important changes to your medical identification card only. No changes have been made to your medical plan.

During the month of December all eligible members received an updated Medical Member ID card.

Please begin using this card immediately.

The only changes to the cards are new phone numbers for “infusion drug therapy and/or chemotherapy”.

IMPORTANT NOTE:

You will not see any changes in how you pick up your regular prescriptions from the pharmacy or have delivered through mail order.

BriovaRx will still handle all other “specialty” drugs.

“Do NOT discard your OPTUMRX card”

All members please discard your old Anthem BC card only upon receipt of the new Anthem Identification card.

Why were these phone numbers added:

This medical infusion review is designed to ensure that you or your dependent receive the correct dosage and medicine for your condition and to reduce the amount of waste.

What you need to know about the Anthem Blue Cross Blue Shield Card Changes
Who does this apply to:

- Members and their dependents who receive infusion drug therapy in a doctor’s office or outpatient setting, or
- who are receiving “Oncology Care Drugs”, (chemotherapy)

What are “Infusion Drug Therapy:

Infusion therapy is when you receive medication through a needle or catheter, usually intravenously (IV).

What are Oncology Care Drugs:

Oncology drugs are therapeutics used to treat cancer. These drugs include a range of different types of medications, such as chemotherapy agents, targeted therapies, immunotherapies, and hormone therapies.

What do you need to do:

Notify your provider’s office about the new phone number for medical review for your infusion drugs, *that are administered by a Physician in a doctor’s office or outpatient setting.*

The patient does not need to do anything other than present the new member ID card to your provider.

- Infusion Drug Therapies, the provider must contact Blue Cross at 888.293.0659
- Oncology Care Drugs, the provider must contact AIM Cancer Care at 888.240.5057.
- Pre-Approval is required.

		empireblue.com	
An Anthem Company		MEMBER SERVICES Savanta & Co. Inc.*	1-212-308-4200
PROVIDERS: Please fax all claims with the Blue Cross and Blue Shield Plan in the state where services are rendered. If Medicare is primary, file claims to Medicare. Include the 3 digit prefix in addition to the ID number.		Coverage While Traveling	1-800-910-8116
In order to avoid a reduction in benefits, call your Pre-certification phone number before receiving services requiring pre-certification and within 48 hours of an emergency admission.		Provider Eligibility/Status Hx Provider Present (non-own) AIM Cancer Care	1-800-910-8116 1-833-293-0659 1-888-240-5057
		Pre-Certification “Red Form” - Hospitalization TCS* - Mental Health	1-866-848-2466 1-212-255-1003
		*Contracts directly with group	
Services provided by Empire HealthChoice Assurance, Inc. Licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. Empire BlueCross BlueShield provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims. Self-Funded Coverage			
POSSESSION OF THIS CARD DOES NOT GUARANTEE ELIGIBILITY FOR BENEFITS.			
			

WELLNESS AND YOU, MENS HEALTH UPDATE

Most men need to be aware of their own health risks. Have you noticed any body changes, pain, fatigue, depression, anxiety, trauma, distress or sleeping problems? These could be signs that you need to pay more attention to your health. Compared to women, men are more likely to smoke, drink too much alcohol, make unhealthy or risky choices and put off regular checkups and medical care. In fact, men die approximately 5 years younger than women. Although these risks are significant, many of them are preventable and/or can be mitigated. In fact, more than 50% of premature deaths among men are preventable - like cardiovascular disease or diabetes. Although these diseases cause premature death or substantial disability there are ways to stay on top of your game.

What can you do about it?



Get exercise. Getting just 30 minutes of exercise each day can help you live longer and healthier.



Make healthier food choices. Try a green salad instead of fries.



Get a regular check-up with your Primary Care Physician.



Quit smoking. Smoking causes cancer, heart disease, stroke, and a greater risk of erectile dysfunction.



Talk with a mental health professional.

Mental health

Mental health is important because men are typically less likely to talk about mental health problems like depression – which can be very serious. Only 25% of the people treated for depression are men, but about 75% of the people who commit suicide are men. Since depression is a major cause of suicide, men's reluctance to seek help can lead to serious consequences. It is true that old-fashioned ideas of what it means to be a man can make it difficult to talk honestly and living with depression often can feel overwhelming, but please know that you are not alone (or weak) and you can feel better with treatment.

Improve your work-life balance

Work-life balance means a person prioritizes work and career goals the same amount they prioritize personal or family goals. It means that there is an equilibrium – a balance – where work and life are both prioritized, and one isn't significantly over-prioritized in terms of time, demands, or focus. Achieving and maintaining work-life balance in daily life is nuanced and can feel unattainable – especially right now. Here are some suggestions for improving work-life balance:

- ✓ Set reasonable goals.
- ✓ Get rid of guilt and ditch perfection.
- ✓ Create boundaries.
- ✓ Discover more work-life balance resources.

To learn more about work-life balance visit: <https://link.uprisehealth.com/work-life>

If you have any questions about men's health, please call 1.877.834.4596 or visit <https://wellnesstherightway.hmchealthworksco.com>.

LOCAL 295 IBT EMPLOYER
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EMPLOYER GROUP WELFARE FUND
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4 TIPS TO USING YOUR MEDICAL PLAN CORRECTLY

- 1 When choosing a provider key question to ask “do you participate with Blue Cross and Blue Shield (BCBS)” remember any provider can take your plan but not all participate with it. You can verify if your provider is an In-Network provider by contacting BCBS at 1.800.810. BLUE (2583).
- 2 Contact the Fund Office at 212.308.4200 and verify if the medical benefit is covered and how it’s covered.

Know before you go:
- 3 An optometrist (at a Cohen’s Fashion etc..) is through the optical voucher plan. You must contact the Fund Office at 212-308-4200 and request a voucher for your annual eye exam or glasses.

Optical benefits:
If you are having a medical problem, then you should go to a participating BCBS ophthalmologist in your Network. Call BCBS at (800).810.2583
- 4 Please note that your Prescription ID # is different from your Medical ID #, make sure you have both cards in your possession.