

Volume 3, Issue 2

July 19, 2010

If you have any questions regarding your Welfare, Pension or Annuity benefits, please let us know!

How you can reach us:

- VISIT our new Web Site:
www.FundOneIATSE.com
- COME UP to the Fund Office:
320 West 46th Street, 6th Floor,
between 8th and 9th avenues
- CALL us at :
(212)247-5225
or toll free at
(800)974-2873
- FAX us at: (212)977-9319
- EMAIL us:

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We look forward to hearing from you!

Benefit News and Tips



ER Copays Increase to \$150 effective July 1, 2010

The co-pay for an emergency room (ER) visit that doesn't result in a hospital admission increased to \$150 effective 7/01/10 for all three benefit tiers. This compares to a copay of \$25 for a regular doctor's office visit under Tier 3 coverage (Tier 2 is \$35, and Tier 1 is \$50). The reason for the increased ER copay is that the Fund is trying to encourage participants to use ER alternatives whenever possible and appropriate.

While the ER is without question the best place to go when you have a potentially serious or life-threatening health issue, sometimes Local One Welfare Fund participants feel they may need immediate care for minor or on-

going medical conditions, and go to the ER because they don't know what else to do.

Visits to the ER are expensive – both for you, and even more so for the Welfare Fund. And because ER's are designed for serious life-threatening illnesses and injuries like heart attacks, strokes and severe trauma, treatment of minor problems like upper respiratory infections, ear aches and coughs, often result in very lengthy wait times.

But fortunately there are some treatment alternatives and resources available to you when you are having a health related problem that may save you from a potentially long

and expensive trip to the ER:

Call Your Doctor and get his/her advice. (If it's after hours, check out the options listed below.) If you don't currently have a doctor that you can call, you need to find one and establish him/her as your primary care physician. (Visit **CIGNA.com** for an online provider directory, or pick one up at the Fund Office). Keep your doctor's phone number handy so that you have it when you need it.

Call CIGNA's Health Information Line at (800)564-9286. If you can't reach your doctor you can always call the

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Late Payers to be Terminated 7/31!

While self-pay premium payments for coverage starting July 1 are already late and subject to the \$25 penalty, participants can still avoid coverage termination if they act now.

Please note, however, that any self-pay premium payments that are not received by the Fund Office by Friday 7/30, or post-

marked by 7/31, cannot be accepted and **coverage will be cancelled retroactive to 6/30**. This is particularly important at this point in the year because if you lose your coverage now, you will not have another opportunity to elect coverage for a full year! Your only al-

ternative for Welfare Plan coverage would be COBRA, and **the cost of COBRA for Family Tier 3 coverage is OVER \$25,000 per year!**

Terminating the health coverage of someone who accidentally misses the self-pay premium deadline is one of the

**ER Alternatives
(continued)**

Health Information Line and speak to a registered nurse, 24/7. They will help you decide the best course of action depending on the nature of the health situation.

They can also advise you on the location of a Convenience Care Clinic or Urgent Care Center (see below) in your neighborhood.

Visit an In-Network Non-Emergency Treatment Facility:

Convenience Care Clinics are offices, often located in pharmacies (including the Minute Clinics

in CVS drug stores), that can treat minor illness such as sore throat, ear ache, cough, urinary tract infection and other minor ailments. Waiting times are generally short and your primary care office co-payment applies.

Urgent Care Centers are located throughout your community. These centers can treat more significant illnesses and injuries than Convenience Care Clinics and have more extensive laboratory support and x-ray facilities. Waiting times are modest and the co-payment is significantly less than the ER.

A directory of Convenience Care Clinics and Urgent Care Centers is available on the Welfare Fund's web site:

www.FundOneIATSE.com

And remember that you can always get help locating a Clinic or Urgent Care Center in your area by calling CIGNA's Health Information Line at **(800)564-9286**, or by calling the phone number on the back of your CIGNA ID card.

The best advice we can give you is to be prepared, so that when a medical situation arises, you know how and where to get the appropriate care. Keep your CIGNA ID card with you at all times. Keep your primary care physician's phone number in your cell phone or wallet. Find out where the Convenience Care Clinics and Urgent Care Centers are in your work and home areas, so that when you need immediate care, you know where to find it. Be a prepared and knowledgeable health care consumer.



**Welfare Coverage Terminations
(continued)**

hardest things we have to do in the Fund Office. We instituted the late fee with the hope that it would encourage participants to pay by the due dates **(7/01, 10/01, 1/01 & 4/01)**, and not postpone paying until the last possible moment. But there are still a few of you every quarter who, despite all our efforts, accidentally miss the drop dead date.

For your sake, and the sake of your family, don't take chances with this very important benefit.

Please pay your premium on time!

Health Reform Update: Coverage for Adult Children to Age 26

As you probably already know, the President signed Health Reform legislation into law last March. This is an enormous and complicated piece of legislation, and the Welfare Fund and its professional advisors are still in the process of fully analyzing the impact it will have on the Fund. Complicating the situation is that the law doesn't always lay out the specifics about how the various provisions should be implemented, and so we are frequently waiting for the government to publish guidance to confirm how and when the various rules apply. It is going to take a while before we understand the details of everything provided for in these new laws.

One of the recent clarifications we received from the government concerns the new requirement that group health plans continue to make health insurance coverage available to the children of participants until they turn **age 26**. **The effective date for this new rule for this Welfare Plan will be July 1, 2011** — the beginning of the next Plan Year.

Currently, child dependents lose their coverage at the end of the calendar year in which they turn age 19, unless they are enrolled in a full-time accredited school or college, in which case coverage can be extended to age 23. Under the new rules effective July 1, 2011, all children of Welfare Plan participants will be eligible for coverage until age 26 regardless of whether they are enrolled in higher education. In addition, there will no longer be any requirements that they be unmarried. Children that are eligible for employment based health insurance coverage may not be eligible for the coverage.

When we get ready for open enrollment next year, the Fund Office will notify Welfare Plan participants about the new rule and allow them to enroll any children that may have been ineligible or lost coverage under the current rules. If you have any questions about the new rule, or anything else regarding the Health Reform legislation, please call the Fund Office: **(212)247-5225**.