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Summer 2011

Chicago Regional Council of Carpenters Welfare and Pension Funds



Service. Security. Stability.

From the Fund Office

We want you to be well equipped for making decisions about your benefits and health care. This newsletter is one tool for gathering information.

Complicated issues affect our health care today – rising costs, new legislation, plan improvements, dependent eligibility, and so-on. The more you know, the better you can care for your health and the health of your family. In this newsletter we are:

- Helping you understand our Medco Specialty Pharmacy for specialty medications;
- Sharing the results of our dependent audit;
- Announcing the new secure, online electronic payment system for continuation of coverage; and
- Highlighting urgent care facilities which will save you money.

Keep the Fund Office Informed

The Fund Office is your source of information. Contact the Fund Office if you:

- Changed your address, phone number or email address;
- Need to add or remove a dependent; and
- Have married or divorced.

Do You Know Who Your Beneficiary Is?

If you had a life changing event in your life such as marriage or divorce, we encourage you to complete a new beneficiary designation form. You can download and print a "beneficiary designation" form at www.cdccbenefits.org. Click on "Forms" under "Health Plan - Active," or "Construction Pension Plan," or "Millmen Pension Plan" or "Supplemental Retirement Fund."

Understanding Specialty Medications

The Fund provides a specialty pharmacy benefit to all eligible members and their dependents. Accredo Specialty Pharmacy manages the benefit through our Medco prescription plan.

What are specialty medications?

Specialty medications treat chronic conditions and complex therapies such as multiple sclerosis (MS), asthma, rheumatoid arthritis (RA) and cancer. Because patients in treatment require continuous special clinical monitoring by a physician, all medications are generally dispensed as a 30 or 90-day supply without refills.

Specialty medications are dispensed in a multitude of forms such as; self-injectable, IV (infusion) and oral. Regardless of form, all require special storage and have a limited shelf life.

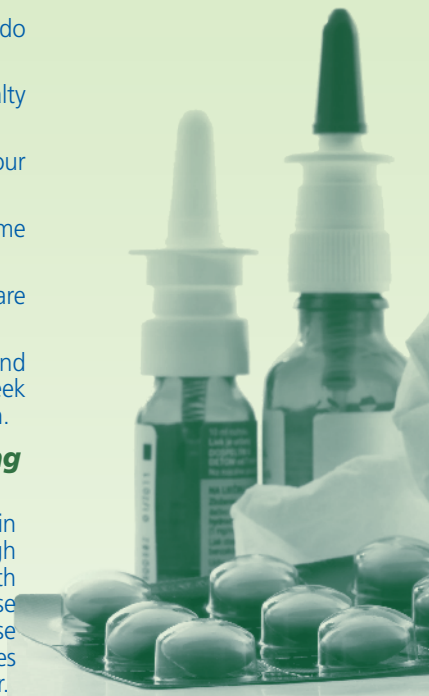
How your specialty program through Accredo works.

Once you receive a new specialty prescription, call Accredo at 1-800-803-2523.

- A nurse or pharmacist will guide you through the specialty medication delivery process.
- Accredo will verify your prescription directly with your physician.
- Your prescription will ship express delivery to your home or physician's office at a time/day convenient for you.
- Supplemental supplies (i.e., needles, alcohol wipes) are included.
- Accredo-trained staff will contact you regarding refills and will be available 24 hours per day, seven days per week for questions and concerns regarding your medication.

Why does the Fund manage the dispensing of specialty medications?

Specialty is the fastest growing pharmacy benefit in terms of cost and utilization. Offering a program through Accredo allows us to provide a high quality program with clinical support while managing cost and utilization. Please make certain to tell your physician about the need to use the Accredo Specialty Pharmacy if he or she prescribes a specialty medication for you or another family member.



Thank you!

Dependent Audit Results

Your participation in the dependent audit was instrumental in securing \$2 million in estimated savings per year. These dollars will help to meet the anticipated increase in expenses that the Plan will experience due to Health Care Reform initiatives such as coverage for dependents up to age 26 and additional benefits for preventive care services.

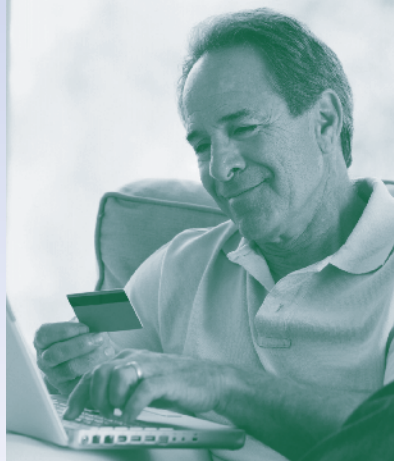
Online Payment System

The Fund is pleased to announce that you may now pay your monthly COBRA and Low Cost premium payments via a secure online electronic payment from your checking, savings or credit card account. The Fund will continue to accept payments for continuation of coverage with a personal check or money order. If you elect to make online payments, the bank charges a service fee of \$1.50 for bank account transactions and a 2.5% fee for credit card transactions.

Please keep in mind although your payments are made electronically, updating your eligibility with BCBS, Medco and the other vendors can take up to 1-3 business days.

To be eligible for electronic payments, you must first submit your COBRA or Low Cost application and your first payment in the form of a personal check or money order to the Fund Office. Thereafter, the electronic payment option is available to you.

For more information on the electronic payment option, refer to our website at www.cdccbenefits.org. On the left hand side of the screen, under Health Plans, select "Health Plan Benefit Info-Active." On the right hand side of the screen, click on the tab titled "Continuation of Coverage." Scroll down to "Electronic Payments" and follow the directions.



Things to remember about electronic payments:

- Remit your COBRA or Low Cost application and 1st payment in the form of a check or money order to the Fund Office.
- You may use the electronic payment option for your 2nd and ongoing premium payments or you can continue to mail a money order or personal check to the Fund Office.
- Payments must be made in full and for the correct amount. Incorrect payments will delay the eligibility updating process.
- You may not combine accounts and/or payments for multiple ID numbers. For example, if you and your wife are on "single" COBRA plans, you must make two separate payments.
- Upon completion of a successful payment you will receive a confirmation number via email. We suggest that you retain this information with your permanent records.

Keep in mind...

Regardless of your payment method, you must continue to pay your monthly premium on time or you will lose your coverage.

Save Time and Money by Using an Urgent Care Facility

Emergency rooms are not always the fastest choice for your medical care needs and certainly not the most cost-effective. For conditions that aren't life-threatening, you may be able to save time and money by going to your local BlueCross BlueShield (BCBS) PPO Urgent Care facility.

Urgent care facilities allow walk-ins, have extended hours, their doctors can treat non-life-threatening medical situations, perform basic X-rays and lab work, and dispense prescriptions.

Under current Plan provisions, any visit to the emergency room which does not result in immediate admission to the hospital will be subject to a \$250 emergency room co-pay. There is no co-pay for using a BCBS PPO Urgent Care facility.

Remember, you can avoid the \$250 emergency room co-pay by using a BCBS PPO Urgent Care facility. You can locate a BCBS PPO urgent care facility by calling BCBS at 1-800-367-8309 or you can log on to their website at www.bcbsil.com.



Women's Health and Cancer Rights Act of 1998

Under federal law, group health plans, insurers and HMOs that provide medical and surgical benefits in connection with a mastectomy, are required to provide benefits for certain reconstructive surgery following a mastectomy. In the case of a participant or dependent who is receiving benefits under the Plan in connection with a mastectomy and who elects breast reconstruction, federal law requires coverage in a manner determined in consultation with the attending physician and the patient, for:

- 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 at all stages of the mastectomy, including lymphedemas.

These reconstructive services are covered under our Plan and subject to the Plan's annual deductibles and coinsurance provisions as long as the procedures are provided by a licensed physician according to Plan provisions.

Participant Services

Health-Welfare Benefits: Phone: 312-787-9455/Option 3
Fax: 312-951-1515

Pension Benefits: Phone: 312-787-9455/Option 4
Fax: 312-951-3986

Contributions & Collections: Phone: 312-787-9455/Option 5
Fax: 312-787-3212

Administration: Phone: 312-787-9455/Option 7
Fax: 312-951-2996

Website: www.cdccbenefits.org