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2022

Dear Fund Member:

Recently, you returned the North Central Illinois Laborers' Health & Welfare Fund's Open Enrollment letter indicating that you may be interested in changing medical plan network that you will be covered under for 2023.

During this Open Enrollment period, you have the opportunity to choose the network under which you will receive your benefit coverage for the upcoming year. The benefit design of each of the Plans offered by the Health & Welfare Fund are outlined in the Schedule of Benefits.

Enclosed with this letter are brief descriptions of your network choices:

Blue Cross Blue Shield of Illinois network, a PPO plan network that offers both in and out-of-network benefits;

CIGNA network, a PPO plan network that offers both in and out-of-network benefits.

Each network description includes both customer service phone numbers and websites where physician and hospital participation can be reviewed.

If you decide to change from your current network to a new one for the 2022 calendar year, please complete the enclosed Enrollment Form entirely, making sure to indicate your network choice on Part A of the form. If you are adding dependents to your insurance, the Fund office will need copies of marriage and/or birth certificates. Please sign and return all required forms to the Fund office by December 15, 2022.

Please note that all changes become effective January 1, 2023 and remain effective until December 31, 2023.

If you are currently enrolled in Blue Cross Blue Shield of Illinois or CIGNA, and you decide **NOT** to change your network for the upcoming year, no further action is required.

Sincerely,

The North Central Illinois Laborers' Health & Welfare Fund

Blue Cross Blue Shield PPO Network

To: *North Central Illinois Laborers' Health & Welfare Fund Members*

Subject: **Blue Cross Blue Shield Participating Provider Option**

The Trustees are pleased to announce that your Health Benefits Plan offers the Blue Cross Blue Shield PPO Network as part of your benefit choices.

The Blue Cross Blue Shield Network includes over 225 hospitals and 22,000 physicians.

In order to receive maximum benefits, refer to the BCBS website at www.bcbsil.com or call 1-800-810-2583 to find out whether or not your hospital is in the PPO network. To determine if your physician is in the network, please either contact your physician's office, contact our customer service department or go online to www.bcbsil.com.

Blue Cross Blue Shield of Illinois

800-810-2583

www.bcbsil.com

1. Click on the *Find a Doctor or Hospital* tab
2. Click on *Find a Doctor with Provider Finder – Big box in the middle of page, a new page will open up*
3. Select the State that you are looking in, then click search
4. Under *Select Network or Plan*, Scroll to *Participating Provider Organization PPO*
5. Enter in criteria to search for a provider – Name, State, Zip Code etc...

After choosing the BCBS Network, within two weeks of the January 1st effective date, Blue Cross Blue Shield will send you a new ID card. Please utilize the new card for hospital and physician treatment only after the effective date. **In order to receive the benefits of using the BCBS network, you must show the card any time you obtain medical treatment.**

All PPO hospitals and physicians should file directly to Blue Cross Blue Shield and should not expect payment in full up front. Be sure to show your card in order to avoid a delay in claim processing. If any PPO hospitals advise differently, please notify the Fund Office.

Remember, your benefits are determined through the Fund's benefit SPD as administered by PBA. The Blue Cross Blue Shield PPO Network simply provides the network discounts, and does not determine benefits.

Let Us Welcome You to Our Community

A CIGNA PPO plan is one of your health insurance options offered through North Central Illinois Laborers' Health & Welfare Fund. We are very excited about this opportunity. As a member of the CIGNA community, you can expect all the benefits and services explained below, plus much more!

PPO

A Preferred Provider Organization (PPO) plan allows you and your covered dependents to choose where to receive health care services. Your level of coverage is determined by where you choose to receive services. You may choose to receive the highest level of coverage for services from a preferred provider. You may also choose to receive a lower level of coverage (and pay more out-of-pocket expenses) for services from a non-preferred provider.

Your Preferred Provider Network

Our extensive network of preferred providers and hospitals throughout Illinois allow our members to receive the care they need, when and where they need it.

Preferred provider health care services are paid according to the Schedule of Benefits. After members provide the necessary information, preferred providers will file claims to CIGNA for the members.

You can find network providers by calling CIGNA Customer Service Department c/o Professional Benefit Administrators, Inc at 800-435-5694. In addition, you can conveniently view providers online anytime by visiting www.cigna.com. To search for a provider on the website prior to January 1, 2019, follow these steps:

1. Click on the *Find a Doctor* tab
2. Under *Select a Directory* click on "For plans offered through work or school"
3. Click "Pick" under *Select a Plan*
4. Expand "Medical Plans" in the popup window and choose "PPO, Choice Fund PPO"
5. Click "Choose"
6. Enter your location and doctor search criteria
7. Click "Search"

Non-Preferred Providers

Benefits for services from non-preferred providers are paid according to the Schedule of Benefits, up to the usual, customary and reasonable charges after the individual or family deductible has been met. Members are responsible for submitting the claim or bill to CIGNA if the provider does not agree to send a claim on his or her behalf.

The provider will bill the portion of the cost the member is responsible for directly to the member after the plan has determined its payment. Members need to make sure claims for non-preferred providers are submitted to CIGNA within 60 days from the date of service. Claims submitted more than one year from the date of service are not covered by the plan.



Office Visits and Referrals

When a member uses one of the thousands of CIGNA preferred providers, he or she will only have to pay a \$20 co-payment for a primary care physician and \$50 for a specialist. The member does not need to select a Primary Care Physician.

To make the most of his or her coverage, the member will want to be sure to request that any physician making a referral makes the referral to another CIGNA preferred provider.

Under this PPO plan, a member can see non-preferred providers; however, the member will incur more out-of-pocket expenses for services rendered by non-preferred providers.

Out-of-Pocket Maximums

Once a member's share of *in-network* covered expenses reaches the out-of-pocket maximum of \$2,500 per person (or \$7,500 for the family), the NCILHWF Plan picks up 100% of the costs for covered services rendered by preferred providers for the remainder of the plan year. The deductible is included in the out-of-pocket maximum.

Routine mammograms and pap smears are covered at 100%, without payment of a deductible or co-pay by the participant. This benefit is in addition to the plans Wellness Benefit.

Please note that preventive care services received from a non-preferred provider are not covered.

Preauthorization

Members must have non-emergency hospitalization (including mental health and substance abuse treatment), outpatient surgery, and rehabilitation authorized in advance. Failure to have these benefits preauthorized may result in a reduction of benefits.

To obtain preauthorization, a member or his or her physician should call the number listed on the plan ID card or in the Schedule of Benefits at least three days before the hospitalization or treatment. If a member has an emergency admission or treatment, the member or a family member should call the preauthorization number within 48 hours of admission or treatment.

Because providers can leave or join the network at any time, it's important for members to have access to an updated provider listing. Members can visit mycigna.com and log in to view all the current providers available.

Convenient, Online Member Tools (Available beginning January 1, 2018)

When you have more information, you'll feel better about your health and your health spending. That's why we have tools and resources to help you estimate and compare costs and improve your health and wellness.

Medical cost estimator – compare estimated costs for various procedures based on Cigna's historical cost data.



Manage your health – the “Manage My Health” section includes a wealth of tools and information to help you get healthy and stay healthy. You’ll find articles, support groups, and other resources on a variety of topics including blood pressure, cholesterol, tobacco cessation, weight management, stress and more.

To request member access:

1. Go to mycigna.com
2. Click on "Register Now" at the login screen.
3. Provide the requested information.
4. You will need to choose a user ID and a password.

To log on:

Once you are registered, you can easily view your account information in a secure environment. Just follow these easy five steps:

1. Go to mycigna.com
2. Log in with the user ID and password you chose at registration.
3. Click on "Member Services."
4. Select the service you wish to view from the menu of options.
5. Supply the requested information.

To view providers:

Login with your user name and password. Click on "Member Services," then click on "Provider Directory." Enter your search criteria. For your convenience, you can search by physician name or location. A listing of providers matching your criteria will appear.

After selecting a physician online, you can get driving directions to his or her office or, if available, view a photograph of the provider.

Questions? Please Call Customer Service!

CIGNA has a dedicated team of Customer Service Professionals, c/o Professional Benefit Administrators, Inc available to answer your questions during this transition time and beyond. Call at 800-435-5694 for assistance. We are happy to help.

About CIGNA

CIGNA and its predecessors have been in business since 1792, over 200 years. CIGNA has been winning awards for innovative health care delivery and services since it was created by merger in 1982. It is a leading provider-sponsored health insurer in the World, covering more than 15.2 million medical customers. It is accredited by both URAC and NCQA.





THE NORTH CENTRAL ILLINOIS LABORERS' HEALTH & WELFARE FUND

4208 W PARTRIDGE WAY, UNIT 3 • PEORIA, IL 61615

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ENROLLMENT / CHANGE FORM

EMPLOYMENT STATUS: ACTIVE RETIRED SURVIVING SPOUSE COBRA LABORERS' LOCAL # _____

A. MARK PLAN OF CHOICE
 BLUE CROSS BLUE SHIELD CIGNA SWITCHED HEALTH PLANS TO: _____

<p>B. MEMBER DEPENDENT CHANGE</p> <input type="checkbox"/> INITIAL ENROLLMENT <input type="checkbox"/> ADDRESS/PHONE CORRECTION <input type="checkbox"/> OPEN ENROLLMENT <input type="checkbox"/> DELETE DEPENDENT (S) <input type="checkbox"/> ADD DEPENDENT (S) <input type="checkbox"/> NAME CHANGE: FORMER NAME: _____	<p>C. MARITAL STATUS</p> <input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> LEGALLY SEPERATED <input type="checkbox"/> WIDOWED
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D. MEMBER INFORMATION
 NAME (LAST, FIRST, MIDDLE) _____ MAIDEN NAME OF APPLICANT OR SPOUSE: _____

MAILING ADDRESS _____ CITY _____ STATE _____ ZIP _____

SEX	SOCIAL SECURITY NUMBER	AGE	DATE OF BIRTH	TELEPHONE NUMBER
<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE				

E. FAMILY INFORMATION
 List all family members to be covered. Please print name. Please attach copies of all documentation needed: e.g. birth certificates, marriage certificate, adoption paperwork, divorce decree, etc... Please use extra paper if additional room is needed.

NAME (LAST, FIRST, MIDDLE)	SOCIAL SECURITY NUMBER	RELATION	DATE OF BIRTH	SEX
				<input type="checkbox"/> M <input type="checkbox"/> F
				<input type="checkbox"/> M <input type="checkbox"/> F
				<input type="checkbox"/> M <input type="checkbox"/> F
				<input type="checkbox"/> M <input type="checkbox"/> F
				<input type="checkbox"/> M <input type="checkbox"/> F
				<input type="checkbox"/> M <input type="checkbox"/> F

F. OTHER HEALTH INSURANCE INFORMATION ** THIS SECTION MUST BE COMPLETED **
 On the day your coverage begins will any family members be covered by another health plan, Medicare, Medicaid? YES NO If yes, fill out this section. Use extra paper if more than one additional policy will be in force.

COVERAGE TYPE : MEDICAID MEDICAL INSURANCE MEDICARE
 MEDICARE ELIGIBILITY DUE TO: KIDNEY FAILURE DISABILITY AGE

INSURANCE COMPANY NAME AND NUMBER _____ POLICY NUMBER _____ POLICY COVERAGE DATES _____ TO _____

NAME OF POLICY HOLDER _____ DATE OF BIRTH _____ FAMILY MEMBERS COVERED _____

EMPLOYER NAME _____ EMPLOYERS ADDRESS _____ EMPLOYERS PHONE NUMBER _____

MEDICARE COVERED FAMILY MEMBERS _____ MEDICARE ID NUMBER _____ PART A. EFFECTIVE DATE _____ PART B. EFFECTIVE DATE _____

IS YOUR SPOUSE EMPLOYED? YES NO IF YES, IS HEALTH INSURANCE OFFERED? YES NO
 NAME, ADDRESS AND PHONE NUMBER OF SPOUSES' EMPLOYER _____

G. CERTIFICATION

I, the undersigned applicant, apply for the healthcare coverage offered under the Plan of benefits established by the Plan Sponsor, for myself and any of my eligible dependents listed on this application. I certify and affirm that all statements made in this Enrollment/Change Form are true.

Date: _____ Applicant's Signature _____

