



**Benefit & Pension Funds**  
for Hospital & Health Care Employees  
Philadelphia and vicinity

**Independence** 

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# District 1199C

## Benefits Guide



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# Introducing Independence Blue Cross

Rising health care costs and the impact of health care reform continue to raise cost concerns for the Fund. We remain focused on helping to lower the cost of health care coverage by improving the health of our population. We are thrilled to announce that **effective December 1, 2020, our new health plan administrator will be Independence Blue Cross — Personal Choice Preferred Provider Organization (PPO).**

Your PPO Plan is committed to bringing you an innovative, cost-effective health benefits solution that will enhance the health and well-being of you and your families. Medical coverage from the PPO provides you with access to a large regional network of providers. The PPO ensures to revolve every decision they make around helping you and your families lead happier, healthier lives.

There are no changes to your copays. Durable Medical Equipment continues to be covered at 100% in network. Your copay for inpatient and outpatient services has not changed. The inpatient copay is \$250, and outpatient services are covered 100% when you use an in-network facility.

We are excited for this new partnership, and specifically, how it will be of better value to our members. Any questions can be directed to The Benefit Fund member services at 215-735-5720 or 800-531-1199.

Sincerely,



LaVerne K. DeValia | Executive Director



# How the Preferred Provider Organization works

Your health coverage offers comprehensive benefits, personalized tools, and support to help you take care of your health and well-being.



## Primary care physician (PCP)

A PCP is the doctor you visit for check-ups and routine care, but you don't need to tell us who it is if you have a PPO plan.



## Specialists

You don't need a referral from your PCP to visit a specialist. Simply make an appointment.



## Out-of-network benefits

You have the option to visit any provider, both in and out of network. You'll pay less for in-network doctors and hospitals and more for out-of-network. You also have in-network coverage across the U.S. through BlueCard® PPO, with 95 percent of doctors and hospitals accepting your Independence Blue Cross ID card.



## Designated sites

Certain factors like where you receive care can affect cost. If you need blood work or an outpatient procedure like rotator cuff surgery or ear tubes for a child, you can save money by choosing a freestanding lab (like LabCorp) or an ambulatory surgery center instead of a hospital. Learn more at [ibx.com/waystosave](https://ibx.com/waystosave).



## Telemedicine

With telemedicine from MDLIVE, you have 24/7 access to a board-certified doctor for non-emergency medical conditions, such as:

- Colds, sinus problems, and flu
- Asthma
- Pink eye and ear infections
- Vomiting and nausea

Telemedicine offers a quick and easy option to talk to a doctor by phone or video chat. MDLIVE also provides pediatric telemedicine services for non-emergency conditions.

Text "IBX" to 635483 to register. Your personal MDLIVE assistant, "Sophie," will walk you through the registration process. You can also register at [mdlive.com](https://mdlive.com) or by calling **877-764-6605**.



## Specialized services

### Durable Medical Equipment

All purchases and rentals (including repairs and replacements) are covered 100%.

### Vision care

Your vision plan with Davis Vision will give you access to eye exams that are covered 100% when you use an in-network provider. No copayment will apply to your eyeglass lenses. Included eyeglass lens types are: single vision, lined bifocal, lined trifocal, lenticular and oversize lenses in any available prescription range. Features for eyeglasses include access to the Davis Vision exclusive "Collection" of Fashion, Designer and Premier frames. Fashion tier (retail value of up to \$100) covered in full, with low member out-of-pocket costs on Designer (retail value of up to \$160) and Premier frames (retail value of up to \$195). The Exclusive "Collection" comes with a free one-year breakage warranty on frames and lenses. Find a vision provider at [ibx.com/visionprovider](https://ibx.com/visionprovider).

# Get connected — You are in control

Whether you're at home or on-the-go, you can quickly and securely find a doctor and access your benefits information. Just log in at [ibx.com](https://ibx.com) or on the IBX mobile app to use the convenient tools.

## Access health plan information

Log in anytime to view your ID card, claims, spending, and benefits information.

## Find care near you

You have access to the largest network of doctors and hospitals, and the **Find a Doctor** tool will help you choose the right one.

## Get IBX to go

Download the free IBX app for your iPhone or Android device.



## Notifications

Receive notifications to help you access important health plan information like a link to your digital ID card or the ability to reach Customer Service with one tap.

## Alerts

Receive alerts on how to get the most out of your health plan with information about available benefits you may not be using or how you can save money when you need health care.



## Connect with us!

Sign up to receive health screening reminders, important health plan notifications, and cost-savings alerts securely through text message or email.

[ibx.com/getconnected](https://ibx.com/getconnected)

# Achieve Well-being

We offer you digital tools and resources to help you achieve what's important to you in a way that's simple, easy, and fun.

## Achieve Well-being

### Here's how it works:

- Log in at [ibx.com/login](http://ibx.com/login) to complete your Well-being Profile.
- Start a program
- Develop your action plan to:
  - Get fit
  - Eat right
  - Sleep better
  - Manage stress
- Sync your devices to track your progress
- Stay motivated with tokens and badges for achievements
- Look for reminders, encouraging emails, and text messages



**Log in at [ibx.com](http://ibx.com) on or after December 1, 2020 to start your journey!**

### With Healthy Lifestyles<sup>SM</sup> reimbursements, you get money back for your healthy choices:

- \$150 on fitness center fees
- \$150 on an approved weight management program
- \$150 for programs to help you quit tobacco



# Achieve Better Health

Need a little help? You have an added level of personalized support when you're managing more complex health challenges.

## Achieve Better Health



### Personal health record

Stay on top of your health with this digital health diary. It automatically updates with your office visits, surgeries, and tests once your claims are processed.



### Health Coach<sup>1</sup>

Registered Nurse Health Coaches are available 24/7 to answer questions about your health and treatment options.



### Condition management<sup>2</sup>

If you have a chronic condition, the Preferred Provider Organization (PPO) condition management program offers support and guidance to help you manage your care.



### Case management<sup>1</sup>

The PPO can help you navigate serious or complex medical conditions by connecting you with registered nurses and social workers who understand your health plan.



### Baby BluePrints<sup>®</sup>

If you have a baby on the way, this program provides support throughout your pregnancy. You get 24/7 telephone access to a registered nurse and email reminders along the way to ensure you have the healthiest pregnancy possible.



### Health resources

Read the latest articles and research on living a healthy lifestyle, fitness, and nutrition topics, including a library of easy and delicious recipes.

<sup>1</sup> This is a free and confidential service.

<sup>2</sup> Condition management is available at no cost to most members. Please refer to your member materials for the terms, limitations, and exclusions of your health care coverage, or call Customer Service at the number on the back of your medical ID card to find out if you are eligible.



## Discounts and savings

As a Personal Choice member, you can take advantage of savings and discount programs for local, regional, and national businesses.‡



### Free nutrition counseling§

Schedule up to six visits a year with a participating registered dietitian, your doctor, or another network provider — at no cost to you.



### Discounts on entertainment and events

Blue Insider<sup>SM</sup> offers great deals on family-themed activities like movie and theater tickets, sporting events, museums and zoos, and travel. You can also save on online shopping and merchant gift certificates.



### Exclusive deals

Save on health-related products and services with exclusive value-added offers from leading national companies, like FitBit. Find weekly featured deals on meal delivery services, fitness apparel, weight loss programs, laser vision correction, and more.



### Discounted gym membership

The GlobalFit Gym Network offers discounts to 8,000 gyms, fitness centers, and studios nationwide. You'll also enjoy discounts on a variety of fitness equipment and a Jenny Craig<sup>®</sup> membership.



### Coupons for healthy ingredients

Need healthy recipe inspiration? Getgoodliving.com and the IBX Good Living app offer valuable coupons for popular food and household items plus delicious recipes to try.



### Philly-area fun

Take advantage of a members-only offer on Indego, Philly's bike-share program.

Check out the exciting member perks at [ibx.com/discounts](https://ibx.com/discounts).

‡ These are value-added programs and services offered through independent companies. They are not benefits under the health care plans that you purchased and are, therefore, subject to change without notice.

§ Not all members have nutrition counseling visits as part of their benefits plans. Please contact Customer Service or your benefits administrator to determine if this benefit applies to your coverage.

## Frequently asked questions

### Q: Who will be my new medical benefits administrator?

A: 1199C has chosen Independence Blue Cross (Independence) to be the health plan administrator.

### Q: When does the change in administrator of my health care coverage take effect?

A: The change to Independence as medical benefits administrator will occur on December 1, 2020.

### Q: Will the same company administer my medical and prescription drug benefits?

A: No, your medical and prescription drug benefits will be administered by separate organizations. The medical benefits administrator will be Independence Blue Cross Personal Choice (Preferred Provider Organization) and your pharmacy benefits administrator will continue to be EmpiRx.

### Q: What should occur if I or my family member needs to seek medical care or fill a prescription in early December?

A: For any medical services needed on December 1, 2020, or after, you will begin to use your Preferred Provider Organization (PPO) coverage. For any prescription drug needs, you will continue to use your EmpiRx coverage.

### Q: Do I need to let my doctor(s) know that my health care coverage has changed?

A: You and your covered family members should notify your medical providers of the change in your medical benefits administrator but do not need to do so immediately. You may wait to do so at the time of your first medical appointment on or after December 1, 2020.

### Q: Will I get a new medical ID card?

A: You will receive a new medical ID card from the PPO on or before December 1, 2020.

In addition, prior to December 1, 2020, you will be given information on how to access the PPO member portal at [ibx.com/login](https://ibx.com/login). The portal will allow you to print copies of your medical ID card. Additionally, the IBX mobile app for Apple and Android devices allows you to get a copy of your medical ID card on a mobile device.

### Q: How can I find out if current doctors are participating providers?

A: You can search for doctor names by using the online provider directory search at [ibx.com/findadoctor](https://ibx.com/findadoctor). In addition, you can contact your doctor's office to confirm that he or she participates with the PPO.

### Q: Will my medical benefits be impacted by the change to Independence?

A: Generally speaking, there will be only minimal changes to your health care coverage. The benefit levels, such as copayments, limitations, and maximums, will be very much the same as you compare your current medical plan to the PPO replacement plan. Medical necessity and place of service will continue to be the foremost factors in coverage determinations.

**Q: How will my doctors be notified of my change in medical administrator?**

A: During the first medical appointment on or after December 1, 2020 for yourself and for each covered family member, you will simply present the doctor with your PPO ID card.

**Q: What impact will the change to the PPO have if I'm currently receiving ongoing medical care?**

A: Given the size of the PPO provider network, it is highly likely that your current medical doctor accepts PPO, so there should be little or no impact to your current course of treatment.

**Q: What will happen if I already have a precertification for services?**

A: If you have a currently approved precertification for specialty medicines or procedures, these prior approvals are being transferred to the PPO with your coverage.

**Q: What is the preferred lab site under the PPO?**

A: LabCorp is the PPO preferred lab.

**Q: Will there be a need to file my own medical claim forms?**

A: The PPO does not require its members to file claim forms for in-network services. The PPO in-network doctors submit claims on behalf of the member. The claim submission process is paperless from the member's point of view any time the member uses in-network doctors. For out-of-network or out-of-area services, the submission of a medical claim form may be required.

**Q: If I have any questions about the carrier change before December 1, whom can I contact?**

A: You may contact The Benefit Fund member services at 215-735-5720



## QUESTIONS?

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Reach out to The Benefit Fund member services at **215-735-5720**  
or toll-free at **800-531-1199**  
or PPO at **1-800-ASK-BLUE (1-800-275-2583)**

