

NECA/IBEW FAMILY MEDICAL CARE PLAN



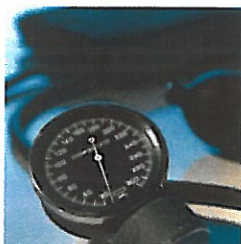
APRIL 2009

2009-1

HYPERTENSION

Hypertension (high blood pressure) causes damage to blood vessels, which increases your chances for heart failure, strokes, aneurysms, loss of brain function, kidney damage and vision loss. Most people will have hypertension at some point in their life—about 1 in 4 Americans are affected. Hypertension can be controlled relatively easily—but first you have to know you have it. Most people with high blood pressure have absolutely no symptoms, and no specific underlying cause (such as some other illness).

How do you know if you have high blood pressure?



A health care provider can check your blood pressure with an arm cuff. Your provider may want to check your blood pressure over the course of several days, and may ask you to check it at home. Many factors can influence your blood pressure at a specific point in

time, including prescription drugs, over-the-counter drugs like cold medication, or work-life stress.

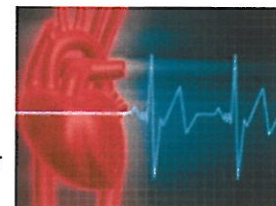
There are four categories doctors use to describe the results. The first number describes the arterial pressure when your heart beats (systolic) and the second number describes arterial pressure between heart beats (diastolic).

Normal: 120 over 80 **Pre-Hypertension:** 120-139 over 80-90
Stage 1: 140-159 over 90-99 **Stage 2:** 160+ over 100+

Remember that one high reading does not automatically mean you have high blood pressure.

What happens if I do have high blood pressure?

If your doctor determines that you have hypertension, he or she may prescribe medication, you may decide to try lifestyle changes before going on a long-term medication, or you may choose to do both. There are a variety of types of drug therapy available, so if one drug does not work, or if you have side effects from the drug, don't give up. Your doctor can work with you to find the most effective and appropriate drug therapy.



What will increase my risk for high blood pressure?

You may have a higher risk for developing hypertension if:

- ▲ You are over 35
- ▲ You are not physically fit, or you are overweight
- ▲ You drink excessively or you smoke
- ▲ Your family history includes high blood pressure
- ▲ You are of African-American descent
- ▲ You eat too much fat or sodium
- ▲ You are pregnant or you take birth control pills

While some of these factors simply can't be controlled, you may be able to change some of the other factors. Even small changes, such as physical activity even 1 or 2 days a week or reducing your sodium intake, can make a difference. For instance, if you are overweight, losing just 5 pounds can make a real difference in your blood pressure.

www.neca-ibew-healthcare.com

Don't forget to visit the Plan's website to:

- ▲ Review your work hours
- ▲ Review Plan changes and benefits
- ▲ Check your eligibility status
- ▲ Check your Special Fund Account balance

Your login ID is your Social Security number. Your password is your date of birth (yyyymmdd) and your zip code, with no spaces or dashes. For example, if your birthday is April 15, 1970, and your zip code is 30763, your password would be 1970041530763.

Contact the Fund Office if you have trouble logging on to the website.

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HOW TO FILE CLAIMS

How do I file a claim with BCBS?

Participating BCBS PPO providers around the country will file your claims for you. Just make sure you show your BCBS I.D. card to alert the provider to file a claim with BCBS. Remind your provider to include the alpha prefix from your I.D. card.

What if I use a non-BCBS provider?



If you use a non-participating provider, you may have to file a claim yourself. Submit a copy of the itemized bill to the local BCBS plan. Include your BCBS alpha prefix, as well as the individual and group identification numbers from your BCBS I.D. card. Contact BCBS at 866-304-1881 or www.bcbs.com to find the local BCBS plan.

Remember, you will still be responsible for paying any copays or coinsurance, as well as any services or supplies not covered by the Plan.

How do I file prescription drug claims?

Sav-Rx administers your prescription drug benefits. Do not file a claim with BCBS.

There are no claims to file when you use the Plan's prescription drug program (unless another group plan is the primary payor for your claims). You pay your co-pay shares directly to the participating retail or mail-order pharmacy. Remember, these copays are your responsibility—do not file a claim for reimbursement for your copays.

Remember, drugs purchased from Wal-Mart and Sam's Club are not covered by the Plan.

How do I file a claim with VSP?

VSP administers your vision benefits. Do not file a claim with BCBS.

If you use a participating VSP provider, you don't need to file a claim (make sure the provider knows VSP administers your vision benefits). Most standard vision services and supplies are covered in full when you use a VSP provider.

What if I use a non-VSP doctor?

If you use a non-participating VSP provider, you will have to pay the bill in full. Get a paid receipt and itemized bill showing the services and supplies provided. Then file a claim for reimbursement with VSP. Be sure the bill includes your name, address and Social Security number (if the claim is for a dependent, include his or her name and date of birth).

Send out-of-network vision claims to:

Vision Service Plan
P.O. Box 997105
Sacramento, CA 95899-7105

Vision claims should be filed within six months after the services or supplies are received.

Note that VSP does not handle vision benefits for participants with Kansas City Power and Light (Plans 6, 7 & 9). Contact KCPL for more information about your vision benefits.

How are dental claims filed?

MetLife administers your dental benefits. Do not file a claim with BCBS.

Claims should be filed with MetLife—the dentist will usually file the claim electronically.

You will receive your benefit payment explanations directly from MetLife, and any questions you have about your claim should be directed to MetLife.

What if I have to file a dental claim?

If you need to file a claim yourself, send it to:

MetLife Dental Claims
P.O. Box 981282
El Paso, TX 79998-1282

Be sure to include your Social Security number and your group account number (304133).



IMPORTANT NOTES FROM THE FUND OFFICE

Special Fund Account Reimbursements

Don't forget the EOB!

Get money back in your pocket more quickly. The Fund Office can process requests for reimbursements faster when you remember to:

- ▲ Include a copy of any EOB (explanation of benefits) forms from other insurance. The Fund Office will need documentation of what your (and your dependent's) health insurance has paid in order to process the reimbursement.
- ▲ Include a completed Special Fund Account claim form with all documentation, including itemized receipts and EOBs.
- ▲ Mail the request for reimbursement instead of faxing it. EOBs and medical bills sent through the fax frequently blur or information gets cut off. This slows down your reimbursement—the Fund Office has to contact you and request another copy of the information.



Remember that the minimum reimbursement amount is \$50. If you do not incur \$50 in claims during the year, you can send your request for reimbursement in at the end of the year. Claims must be submitted within 2 years of the date incurred.

Not all agreements require contributions for Special Fund Accounts. Contact the Fund Office to find out if your employer contributes to a Special Fund on your behalf.

ERTS Up and Running

The Fund Office is pleased to announce that the ERTS system is up and running. This will help the Fund report and track reciprocity hours more easily. If you want this Fund to be your home fund when you travel outside of its jurisdiction, you should register with ERTS at any IBEW Local Union office. Remember, if you work in other jurisdictions, you may have a break in coverage while your hours are reported to the Fund.

Enrollment Forms and Dependent Eligibility

Get your and your dependents' claims processed more quickly—make sure the Fund Office has your family enrollment form on file. The form also lists the name of your beneficiary(ies) for your life insurance, so make sure the Fund Office has the most current information.

Children over age 19 will continue to be covered, provided they are full-time students. Don't forget to submit proof of full-time status to the Fund Office **each semester**. Contact the Fund Office with questions about this documentation.

Coordination of Benefits with Medicare

Make sure you enroll in Medicare Parts A and B!

The Fund coordinates benefits with Medicare. This means that if you are Medicare-eligible, the Fund will pay benefits as if you are enrolled in Parts A and B, even if you are not. If you do not enroll in Medicare Parts A and B, your out-of-pocket expenses may be significantly higher!



Weekly Disability (Loss of Time) Benefits

If you are receiving weekly disability benefits and Social Security determines you are disabled, submit a copy of Social Security's notice of your disability status to the Fund Office.

Workers' Comp

If you are on Workers' Comp and you file a disability claim with the FMCP, in order to process your claim please submit:

- ▲ A completed FMCP disability claim form.
- ▲ Proof that you are actually drawing Workers' Comp benefits, including copies of Workers' Comp check stubs, or a letter from the Workers' Comp carrier.

Don't slow down your disability benefits—make sure the Fund Office has everything they need to process your claim!

WELCOME NEW GROUPS!

The NECA/IBEW Family Medical Care Plan welcomes the following new groups of employees:

- ▲ Local 606 from Orlando, FL
- ▲ Local 673 from Mentor, OH
- ▲ Local 715 from Milwaukee, WI
- ▲ Local 984 from Richland, WA
- ▲ All-Tronics (Local 1106) from Lansing, MI
- ▲ City of Potosi (Local 1439), St. Louis MO

**IMPORTANT CONTACT
INFORMATION****Fund Office**

5837 Highway 41 North
Ringgold, GA 30736
877-937-9602

PPO (BCBSGA)

www.bcbsga.com

Customer service:

866-304-1881

To find a PPO provider:

800-810-2583

For precertification:

800-722-6614

*All hospital admissions must
be precertified*

Mental health/substance

abuse precertification:

800-292-2879

Dental (MetLife)

www.metlife.com/mybenefits

800-942-0854

To find a network dentist:

800-942-0854

Rx Drugs (Sav-Rx)

www.savrx.com

866-233-4239

Vision (VSP)

www.vsp.com

800-877-7195

ASSISTANCE WITH COBRA PREMIUMS

The economic stimulus act recently signed into law contains a provision to help unemployed Americans afford to extend their healthcare coverage after a job loss. Employees whose employment was involuntarily terminated between September 1, 2008 and December 31, 2009 may be eligible to receive a subsidy to help pay for COBRA coverage for themselves and their dependents.

Assistance-eligible individuals will receive a 65% federal subsidy for nine months of COBRA premiums for extended healthcare coverage for their families.

If you have lost your job, or lose your job, between September 30, 2008 and December 31, 2009 contact the Fund Office for more information about the subsidy.

MEET THE FUND OFFICE

Eleven Fund Office staff members are available to answer your questions about the FMCP. The staff are very helpful, and encourage you to call if you need help with enrollment, eligibility or reciprocity, filing of claims, questions about benefits, or general questions.

Four employees of the Southern Electrical Health Fund's (SEHF) Fund Office, including Ms. Jeri Hill, the FMCP's Project Manager, provided guidance to the fledgling Family Medical Care Plan during its inception. Their familiarity with the SEHF was invaluable in aiding with the transition to the new Fund.

All the staff are excited to be part of the FMCP's growth, and pleased to be able to work with all the fine NECA/IBEW employees and personnel. The Fund Office's goal is to provide the best customer service possible, and they look forward to helping you and your family.