

# NECA/IBEW FAMILY MEDICAL CARE PLAN



APRIL 2010

2010-1

## THE FMCP WEBSITE

### What Does the FMCP Website Do?

The FMCP website lets you:

- ▲ Review your work hours
- ▲ Review Plan changes and benefits
- ▲ Check your eligibility status
- ▲ Check your Special Fund account balance
- ▲ Contact the Fund Office
- ▲ Link to the Fund's service providers
- ▲ Print out forms



*Example: If your birthday is April 15, 1970, and your zip code is 30763, your password is 1970041530763 (1970 plus 04 plus 15 plus 30763).*

### How Do I Log on to the Website?

1. Go to: [www.neca-ibew-healthcare.com](http://www.neca-ibew-healthcare.com)
2. Enter your login ID
3. Enter your password



You have the option of changing your user name and password after you log on for the first time.

Once you are logged onto the site, you can navigate through the links on the left side of the page.

*If you have any difficulty logging on, or navigating through the site, contact the Fund Office. The staff will be happy to assist you!*

### What Is My User Name and Password?

If you have never used the site before, 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.

## YOUR SPECIAL FUND IS AN IMPORTANT TOOL TO REDUCE YOUR COSTS

*See your Summary Plan Description for more complete information about your Special Fund.*

### Do I Have a Special Fund Account?



Only past or present employees of employers that have agreed to make Special Fund contributions have a Special Fund account. To find out if you have a Special Fund account, you can: 1) ask your employer if Special Fund contributions are made on your behalf, 2) contact the Fund Office, or 3) log on to the FMCP website.

Only employers can make Special Fund contributions. IRS rules do not permit employees to contribute to Special Fund accounts.

### What Can I Do with My Special Fund?

You can use your Special Fund balance to reimburse yourself for healthcare expenses you or your dependents incur. Reimbursable expenses include:

- ▲ Self-payments (both employee and retiree)
- ▲ Deductibles
- ▲ Your share of covered expenses
- ▲ Medical, dental or vision expenses not covered by the FMCP



- ▲ Hearing aids and exams
- ▲ Smoking cessation programs
- ▲ Weight loss programs
- ▲ Certain over-the-counter products, such as allergy medications, cold medication, first aid creams, pain relievers, antacids, sleep aids, and other products



### How Does My Special Fund Help Me?

The Special Fund helps reduce the amount of money you need to pay out-of-pocket for medical care. The Special Fund can help pay for your and your dependents' medical care—which is good news for parents whose children are at that age when they get a new illness every week!

continued next page

### BOARD OF TRUSTEES

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## YOUR SPECIAL FUND (continued)

### What Are the Advantages of My Special Fund?



Your Special Fund balance is NOT forfeited at the end of the year. You simply keep accumulating money. (See your SPD for cases in which Special Fund account balances can be lost.)

You do NOT lose your Special Fund if you retire. You can use your Special Fund to make self-payments for retiree coverage or to

reimburse yourself for healthcare expenses.

The most important advantage, however, is that amounts your employer contributes to your Special Fund are considered non-taxable income.

*You do not pay income tax on Special Fund contributions made on your behalf, or when you use it.*

### How Does Not Taxing Contributions Help?

First, it does not increase your income tax liability. Even though your Collective Bargaining Agreement requires your employer to make the contribution, the federal government does not consider it income. This also means that you do not have to pay Social Security or Medicare taxes on Special Fund contributions. Currently, 7.65% of an employee's income is withheld for federal tax, Social Security and Medicare.



Second, since your Special Fund balance is not counted as income, \$1 from your Special Fund account has more purchasing power than \$1 out of your pocket. That's good news any time—but definitely good news right now.



The following examples show how your Special Fund account increases your purchasing power. Note that neither example factors in state income tax.

#### Example 1:

Ryan falls into the 15% tax bracket. If Ryan did not have the Special Fund, and wanted to save \$500 to pay for his family's healthcare expenses, he would need to earn at least \$647. \$97 would be withheld for federal taxes and \$50 would be withheld for Medicare and Social Security taxes.

#### Example 2:

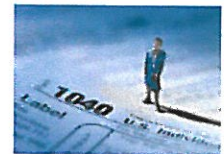
Tim falls into the 25% tax bracket. His employer does not make contributions to the Special Fund account. Tim's

This newsletter is not intended to provide tax advice; it is intended to provide general information about benefits offered by the FMCP. If you have questions about your taxes, including taxable income and itemized deductions, consult a tax professional or attorney.

family incurred \$800 in healthcare expenses last year. At least \$1,188 of Tim's gross income would be required to pay \$800 in healthcare expenses. \$297 would be withheld for federal income taxes and \$91 would be withheld for Medicare and Social Security taxes.

### Wait a Second—Medical Expenses Are Tax Deductible, So Who Cares about the Special Fund?

The IRS does permit taxpayers to deduct certain medical and healthcare expenses incurred and paid for during the year. However, taxpayers may only be permitted to deduct the amount by which total medical expenses exceed 7.5% of gross income. For a taxpayer whose annual income is \$40,000, only healthcare expenses *in excess of* \$3,000 would be deductible. In addition, taxpayers may be required to itemize deductions in order to claim the tax break.



Special Fund reimbursements do not require forms to be filed with the IRS. You only have to file a claim with the Fund office. Special Fund reimbursements must be at least \$50, but if your family does not incur \$50 in reimbursable expenses during a year, a reimbursement request can be filed at year-end for an amount that is less than \$50.



*Contact the Fund Office with questions about your Special Fund account!*



*You can also log on to the FMCP website to look up your Special Fund account balance (see the first page for directions on accessing the FMCP website).*

## WELCOME NEW GROUPS!

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

- ▲ ITT Systems Corporation (Local 543) from San Bernardino, CA
- ▲ NECA Chapter Office (LU 369) from Louisville, KY



## IMPORTANT NOTES FROM THE FUND OFFICE

### Don't Forget to Use Your New ID Cards



You should have already received new ID cards in the mail from Anthem Blue Cross. These ID cards have a new group number, and a new ID number for you and your family to help protect your privacy. Make sure you are using your new ID cards—using your old ID cards after that date could slow down your family's claims!

*Call the Fund Office if you did not receive new ID cards.*

### Remember the "Lag Month" Between the Month Hours are Earned and the Month You are Eligible

Remember, there is a lag month between the month in which you work and for which your employer contributes hours, and the month for which those hours earn coverage under the FMCP. For example, hours worked in June count towards benefits for August. Hours worked in January count towards benefits in March.

If you earn hours under the jurisdiction of another Fund which has a reciprocal agreement with the FMCP, the reciprocal hours will be credited to you. *But there could be a delay before the FMCP receives reciprocal hours.* Once the FMCP receives your reciprocal hours, you will receive credit for them.



### Subrogation

If you are injured or suffer from an illness, and a third-party may be obligated to reimburse you for costs to treat the injury or illness, you may need to file a subrogation form with the FMCP. "Third-party" can include individuals, insurance companies, corporations, Worker's Compensation, government agencies, and any other entity that is, or may be, legally responsible for the cost of treatment.

The FMCP requires a signed subrogation form before benefits will be paid on the claims related to the injury or illness. The subrogation form states that the FMCP has the right to recover from the third-party the cost of any benefits it pays on your claims. The form also authorizes the FMCP to pursue its right to reimbursement against the third-party, even if you do not. The subrogation form gives the FMCP certain other rights

to protect its ability to collect from a responsible third-party the cost of benefits it pays.

Once the FMCP signs off on a subrogation settlement, no further FMCP benefits will be paid on any claim related to the injury or illness that was involved in the subrogation settlement. This includes the initial treatment of the injury or illness, and any follow-up care during the participant's lifetime. The subrogation settlement is irrevocable—once the settlement has been reached, the terms cannot be renegotiated. The rules governing subrogation apply equally to all Fund participants, including employees, retirees and dependents.

*Call the Fund Office with questions about subrogation.*

### Don't Forget Full-Time Student Documentation



If your child is covered under the FMCP because he or she is a full-time student, don't forget that the Fund Office needs proof of his or her full-time student status each semester.

*Contact the Fund Office if you have questions about documenting your child's status.*

### Documentation for MetLife

MetLife requires its own documentation, so even though the Fund Office has documentation, you will still need to fill out MetLife's required forms.



*Contact MetLife if you need to provide documentation of your child's status.*

### Don't Forget to Notify the Fund Office If Your Family Situation Changes

Don't forget to make sure the Fund Office has all your information, including:

- ▲ If your address (or your dependents' address) changes.
- ▲ If you get married or divorced.
- ▲ If a new dependent is added to your family.
- ▲ If a dependent no longer meets the definition of a dependent (due to age, ceasing to be a student, divorce, etc.).



### IMPORTANT CONTACT INFORMATION

#### Fund Office

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

#### PPO (BCBSGA)

[www.anthem.com](http://www.anthem.com)

#### Customer service:

800-518-1638

#### To find a PPO provider:

800-810-2583

#### Utilization Review

(Med-Care Management)

800-367-1934

*All hospital admissions,  
home health care and  
durable medical equipment  
must be precertified*

#### Dental (MetLife)

[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

#### To find a network dentist or

reach customer service:

800-942-0854

#### Rx Drugs (Sav-Rx)

[www.savrx.com](http://www.savrx.com)

866-233-4239

#### Vision (VSP)

[www.vsp.com](http://www.vsp.com)

800-877-7195

## USE BLUE CROSS BLUE SHIELD PROVIDERS TO SAVE MONEY

If you use a Blue Cross Blue Shield (BCBS) provider, you will usually pay less out-of-pocket for your family's healthcare. First, BCBS providers have agreed to charge Fund participants negotiated rates, which are usually lower than their regular rates. Second, the Fund will pay a higher percentage of covered expenses when BCBS doctors and hospitals are used. (See your Summary Plan Description booklet to see what your benefits are.)



If you use a BCBS provider, you usually will not have to file claims—the BCBS provider usually does this for you.

If you use a non-PPO provider, you may have to pay the entire cost of the bill and then file a claim with the Fund for reimbursement.

*To find a PPO provider, call 800-810-2583 or visit [www.anthem.com](http://www.anthem.com)*

## ASSISTANCE WITH COBRA PREMIUMS

Congress has extended the COBRA subsidy to help employees who have lost their jobs keep healthcare coverage for themselves and their families. Assistance-eligible individuals can now receive a 65% subsidy on their COBRA premiums for up to 15 months. Employees who suffer an involuntary loss of hours between September 1, 2008 and May 31, 2010 may be eligible for the COBRA subsidy.



If you were laid off between September 30, 2008 and May 31, 2010 contact the Fund Office for more information about the subsidy.

These dates may be extended by Congress, so always check with the Fund Office to determine if you are eligible for COBRA premium assistance.

*This newsletter is designed to provide participants with general health information and a better understanding of Plan benefits. The information in this newsletter is general and may not apply to all participants. Participants are urged to contact their physician if they have specific medical questions or concerns and to contact the Fund Office concerning Plan benefits. If there is any discrepancy between this newsletter and the provisions of the Plan, the Plan will take precedence.*