



# Joint Plumbing Industry Board Plumbers Local Union No.1 Trust Funds



**Welfare Fund • Vacation and Holiday Fund • Trade Education Fund • Additional Security Benefit Fund • 401(k) Savings Plan**  
John J. Murphy, Co-Chairman - Labor      Walter Saraceni, Administrator      Vito Giachetti Co-Chairman - Management

**December 2013**

Re: New Empire Blue Cross and Blue Shield's Point of Service (POS) Alternate Network

Dear Participant:

As you know, health care costs continue to increase. The Board of Trustees of the Plumbers Local Union No. 1 Welfare Plan (the "Plan") closely monitors the Plan's costs with the dual objectives of continuing to provide high quality and affordable benefits to you and your family and maintaining the Fund in a strong financial position. In furtherance of these goals, the Trustees are implementing a new network for New York State residents and, in addition, have added new programs to assist you in taking care of your health. These measures result in cost-savings while having minimal impact on you.

Effective January 1, 2014, the Plumbers Local Union No. 1 Welfare Fund will participate in Empire Blue Cross and Blue Shield's Point of Service (POS) Alternate Network FOR NEW YORK STATE (NY State) RESIDENTS ONLY. If you live outside of NY State, you will remain in the current Preferred Provider Organization (PPO) Plan.

In addition, there are several new health programs such as "ConditionCare," a 24/7 NurseLine, and "Future Moms" that are available to you at no additional cost. Empire is also introducing a new way to access doctors for an online visit that will be available to you 24/7, 365 days per year for the same cost as your office visit copay.

The following Frequently Asked Questions are intended to answer questions you may have concerning these programs.

## **Q1. What is a Point of Service (POS) Alternate Network Plan?**

A point-of-service plan (POS) is a type of managed care plan that gives you the option to designate an in-network physician to be your primary care provider while still permitting you to go to any in-network provider, including specialist physicians, for health care services.

## **Q2. What is the difference between the Preferred Provider Organization (PPO) and the Point of Service (POS) Alternate Network Plan?**

The only potential difference is that your health care provider may not participate in both the Preferred Provider Organization (PPO) and the Point of Service (POS) Alternate Network Plans. Although both plans provide top-quality hospitals and physicians in NY State or in the Metropolitan area, the Point of Service (POS) Alternate Network Plan for NY State residents offers greater provider discounts to the Plumbers Local Union No. 1 Welfare Fund. Although the Fund is participating in the different networks, the benefits provided by the Plumbers Local Union No. 1 Welfare Fund remain the same whether you live in NY State or elsewhere in the Metropolitan area.

## **Q3. Will my existing primary care physician and/or specialist (e.g., OBGYN, oncologist, cardiologist, etc.) participate in the Point of Service (POS) Alternate Network Plan?**

Approximately **98%** of providers in NY State currently in your Preferred Provider Organization (PPO) through Empire Blue Cross and Blue Shield also participate in the Point of Service (POS) Alternate Network Plan. You should call your health care provider to find out if he or she participates in the Empire Blue Cross and Blue Shield Point of Service (POS) Alternate Network or see Q6, below.

**Q4. Can I receive health care services from a provider that is not in the Point of Service (POS) Alternate Network Plan?**

Yes. Although you may receive healthcare services from providers who do not participate in the Point of Service (POS) Alternate Network Plan, such services will be considered out-of-network, and, thus, your out-of-pocket expenses will be higher. In addition, if you are treated by an out of network provider, you will be responsible for an annual deductible and co-insurance, plus any amounts above the “Allowed Amount, which is the maximum the POS Plan will pay for a covered service.

For example, if you receive services from a provider in NY State who is not a participating provider in the POS Alternate Network Plan, but is a participating provider in the Preferred Provider Organization, those services will be considered out-of-network, and your out-of-pocket expenses will be higher.

**Q5. What happens if my health care provider does not participate in the Empire Blue Cross and Blue Shield Point of Service (POS) Alternate Network?**

Any healthcare services that you receive from a health care provider in NY State who does not participate in the Empire Blue Cross and Blue Shield Point of Service (POS) Alternate Network will be considered out-of-network services. As such, you will be responsible for an annual deductible and co-insurance, plus any amounts above the “Allowed Amount.”

**Q6. How can I find a health care provider that participates in the Point of Service (POS) Alternate Network?**

Participating doctors and hospitals are easy to find on Empire Blue Cross and Blue Shield’s on-line Provider Finder. To verify that a health care provider is in the Point of Service (POS) Alternate Network, please take the following steps:

1. Go to [www.empireblue.com](http://www.empireblue.com) and choose “Find a Doctor” and select “GO.”
2. On the left side of the screen, choose “Looking for a Doctor/Lab or Facility.”
3. Follow the on-screen instructions by entering the city and state or zip code where you want to locate a provider, then enter the type of provider (e.g., physician, pediatrician, specialist, etc.) you wish to search for.
4. Choose “I would like to search by selecting a plan”, then type “Alternate Network, Plan name “Empire POS” then click search.
5. If you wish to speak to an Empire Blue Cross and Blue Shield representative to confirm your health care provider’s participation in the Point of Service (POS) Alternate Network, please call 1-800-810-BLUE.

**Q7. I live in NY State. Will I be receiving a new ID card that has the Point of Service (POS) Alternate Network information on it?**

Yes. In the next few weeks you will receive a new ID card with the Point of Service (POS) Alternate Network information on it.

**Q8. I live outside of NY State. Will I be issued a new ID card?**

Yes. In the next few weeks you will receive a new ID card with the Preferred Provider Organization (PPO) information on it.

**Q9. I live in NY State, but will be receiving healthcare services from a provider outside of NY State, or, I live outside of NY State, but will be receiving healthcare services from a provider in NY State. Will that be considered in-network?**

Yes. Empire Blue Cross and Blue Shield also participates in a national program administered by the Blue Cross and Blue Shield Association called the BlueCard Program. The BlueCard Program gives you and your family access to healthcare when you are outside of Empire’s service area (outside of the NY State). By presenting your identification card to any Blue Cross and/or Blue Shield participating hospital anywhere in the United States, you are assured that you will receive the covered services you would be entitled to receive if you had those services provided by an Empire provider in NY State, and the Fund will benefit from the discounts that the participating providers have agreed to extend to their local Blue Cross and/or Blue Shield Plan.

#### **Q10. What services are available under the ConditionCare program?**

A diagnosis of a chronic condition such as diabetes, asthma, chronic obstructive pulmonary disease (COPD), heart failure (HF), coronary artery disease (CAD), arthritis, and osteoporosis can be overwhelming. Getting back on your feet after hip or knee replacement surgery can be challenging as well. By engaging in Empire's ConditionCare program, you can take a big step in taking charge of your or your loved one's health. ConditionCare nurses work with you and your doctors to gather information and create a personalized plan to help you effectively manage your symptoms and get back to good health. ConditionCare Nurse Coaches are also available if you or a family member has been diagnosed with certain types of cancer (e.g., skin, breast, colon, prostate) or musculoskeletal diseases. In addition, 24-hour toll-free access to a Nurse Coach is available to you and your family to answer any questions and support you in making lifestyle changes that can improve your health. These coaches are registered nurses who can help you better control your chronic condition and help you follow your doctor's care plan. A team of pharmacists, dieticians, and health educators are also available to work with you to manage your condition. You also can receive access to tools that can help you avoid unnecessary visits to the doctor and hospital that may take precious time away from your family and your job. To receive further information about enrolling in a ConditionCare program, please call (866)-372-2932.

#### **Q11. What services are available under the 24/7 NurseLine?**

You and your eligible dependents can receive immediate assistance from a registered nurse, toll-free, 24-hours a day, 7-days-a-week. Simply call 877-Talk-2-RN (877-825-5276). This service can help you to:

- Assess and understand your symptoms.
- Find additional help to make informed healthcare decisions.
- Locate a doctor, hospital or other practitioner.
- Get information about an illness, medication or prescription.
- Find information about a personal health issue such as diet, exercise or high blood pressure.
- Answer questions on pregnancy.
- Get assistance with discharge from a hospital.
- Help you decide if a medical situation requires emergency treatment.

#### **Q12. What is LiveHealth Online?**

LiveHealth Online is a new online communication tool that lets you have an online visit with a doctor through two-way video anytime, anywhere – 24/7, 365 days per year. All you need is an internet connection and a webcam, whether you're home, at work or off-site — in any state where LiveHealth Online is available. So feeling a little sick no longer means having to schedule a visit, driving to the doctor's office or worse — hanging around crowded waiting rooms. It's just a matter of making time for a "virtual" conversation with your doctor. LiveHealth Online is secure, private, easy to use and affordable. No appointment is ever needed — and you don't have to worry about catching another patient's bug. The LiveHealth Online visit is available at the same cost as your office visit copay.

Simply log on to [www.livehealthonline.com](http://www.livehealthonline.com) to enroll and access these visits whenever you need them. Doctors using LiveHealth Online can:

- answer your questions
- make a diagnosis
- present treatment options
- prescribe certain medications they feel are appropriate and are permitted by state law

**Please keep in mind that the 24/7 NurseLine and LiveHealth Online are not for emergencies**, so please do not call or seek online care if you believe you or a family member:

- Is having a heart attack or stroke
- Is severely injured
- Is unable to breathe
- May have ingested poisonous or toxic substances
- Is unconscious

**In these cases, call 911 or your local emergency service as soon as possible.**

**Q13. What are the services offered under the Future Moms Program?**

Having a baby is an important and exciting time in your life, so Empire developed the Future Moms Program staffed by trained obstetrical nurses, who will work with you and your doctor to help you and your baby obtain appropriate medical care throughout your pregnancy, delivery and after your baby's birth. And just as important, Empire is available to answer your questions.

While most pregnancies end successfully with a healthy mother and baby, Empire's Future Moms is also there to identify high-risk pregnancies. If necessary, Empire will suggest a network specialist to you who is trained to deal with complicated pregnancies. Empire can also provide home healthcare referrals and health education counseling.

Please let Empire know as soon as you know that you're pregnant, so that you can get the appropriate guidance. A complimentary book on prenatal care is waiting for you when you enroll in Future Moms. Call 800-828-5891 to speak to an Empire representative about enrolling in the Future Moms Program.

Once again, the Trustees of the Plumbers Local Union No. 1 Welfare Fund remain committed to providing you and your family with high-quality and affordable benefits and provider networks while maintaining the financial strength of the Fund. If you have any questions, please call the Fund Office Welfare Department at (718) 835-2700.