



SOLANO AND NAPA COUNTIES
ELECTRICAL WORKERS BENEFIT FUNDS



DECEMBER 2015

TO: ALL PLAN PARTICIPANTS

**FROM: BOARD OF TRUSTEES
SOLANO-NAPA COUNTIES ELECTRICAL WORKERS HEALTH &
WELFARE PLAN**

**RE: PLAN CHANGES EFFECTIVE JANUARY 1, 2016
KAISER PAY TO PROVIDER PROGRAM**

**The Plan Will no Longer Require you to make Out of Pocket payments for
Deductible and Co-insurance and then seek Reimbursement!**

In September 2013 the Board implemented a “High Deductible” Kaiser Plan. This plan design change 1) avoided an 8% premium increase and also 2) resulted in a premium **decrease!** This was a significant step in keeping your healthcare costs under control.

However, the new Plan design required you to pay 20% Co-insurance for certain inpatient and hospital services that the Plan later reimbursed you for after submitting a copy of the Kaiser bill. Deductibles were also an out of pocket payment that were reimbursed. This has now been streamlined, eliminating upfront payments by you, the participant.

Effective January 1, 2016, you will no longer have to worry about the out-of-pocket deductible and coinsurance expenses when you visit a Kaiser Permanente facility. Instead, your payments will be automatically billed to the Plan’s Reimbursement Account. You will receive a Kaiser bill after treatment only for the portion for which you are responsible. These are typically relatively small co-pays, the same co-pays you are responsible for now and for which you are not reimbursed. No change there, except you will be billed after receiving medical treatment, not before, usually by a bill in the mail. This means no more out of pocket deductible or co-insurance payments subject to reimbursement!

- **Getting Care** – Members will simply present their Kaiser Member Card when you check in and the Member will not be charged either the patient calendar year deductible or coinsurance. You will however, still be responsible for all copayments including but not limited to prescription drugs and office visits. Depending upon your Account balance these copayments may be eligible for

reimbursement under your VEBA Supplemental Accumulated Share (SAS) Account.

- **After the Visit** – Kaiser will process the claims for your deductibles and coinsurance for medical services received during your visit.
- **Payments** – Processed claims for your deductible and coinsurance will be automatically submitted by Kaiser to the Plan Office (no longer to you) for payment. This removes you from the previous “deductible” and “coinsurance” reimbursement process. *In the event that a service does not qualify for reimbursement, you will receive a bill.*

The Trustees are pleased that Kaiser has offered this program and know that it will simplify use of the Health Plan.

Any expenses for the Kaiser Deductible or Coinsurance incurred prior to January 1, 2016, should still be submitted to the Plan Office for reimbursement.

This document has been uploaded and is available on the participant website at www.ibew180benefitfunds.org