



Ohio Carpenters' Fringe Benefit Funds

Health Fund: P.O. Box 1257, Troy, MI 48099

Pension and Annuity Funds: P.O. Box 31580, Independence, OH 44131

Phone: (248) 641-4967 Toll Free: (855) 837-3528 Fax: (216) 539-3221

Website: www.ocbenefits.org

February 2023

To: All Participants of the Ohio Carpenters Health Plan

From: Board of Trustees of the Ohio Carpenters Health Plan

Effective January 1, 2023, Independence Blue Cross (Independence) replaced Anthem Blue Cross as your medical network provider, and medical claims are now paid by Independence Administrators (IA) instead of BeneSys.

This notice serves as a reminder of certain information previously distributed, and also provides additional information clarifying how certain benefits will be handled as a result of the 1/1/23 transition. Please keep this notice as an update to your 1/1/23 Summary of Benefits and Coverage (SBC) and Summary Plan Description (SPD).

YOUR BENEFITS AND DOCTORS

- The same doctors and hospitals are in-network with Independence and Anthem so you may continue to use the same doctors and providers, and none of the benefits offered by the Fund are changing.
- Your copayments, deductibles, and other coverages are not changing.
- There is information set forth below regarding telemedicine, hearing aid benefits, diabetic testing supplies, and payment of out-of-network claims. Please read carefully.

TELEMEDICINE

Effective January 1, 2023, telehealth video visits are available through MDLive, instead of LiveHealth Online. You may use MDLive by visiting this website: mdlive.com/ibxtpa. There is no cost to you to use MDLive.

HEARING AID BENEFITS

Hearing aid benefits are self-insured and will still be processed by BeneSys. **All claims for hearing aid benefits must be submitted to BeneSys at P.O. Box 1257, Troy, MI 48099-1257.** If you have any questions about this benefit, contact BeneSys at (855)-837-3528.

DIABETIC TESTING SUPPLIES

OneHealth is a comprehensive program that provides certain diabetic testing supplies at no cost to you. A list of covered diabetic test supplies is available at BeneSys, and includes blood glucose monitors, test strips, lancets, alcohol prep pads, blood ketone test strips, and insulin pumps. If you have any questions about this benefit, you may contact OneSource at 877-316-2460/ www.D360.care or BeneSys at (855)-837-3528.

You are not required to use OneHealth for your diabetic testing supplies. However, if you do not receive your supplies through OneHealth or the Fund's Prescription Drug Program, you may have to pay the applicable cost-sharing amounts (co-payments, etc.) for testing supplies set forth in the Plan. The Fund currently covers diabetic testing supplies in-network at 75%.

PRECERTIFICATION

Prior to 1/1/2023, precertification of benefits was provided by American Health Holdings (AHH). Effective 1/1/2023, precertification will be performed by Independence Administrators. Please refer to your SPD for a list of benefits that require precertification. This is a service normally performed by your doctor, however if you have any questions, you may contact Independence Administrators at 1-833-242-3330 or BeneSys at (855)-837-3528.

OUT-OF-NETWORK RATE

Prior to 1/1/23, the amount paid by the Plan for out-of-network claims was 55% of the amount determined to be "Reasonable and Customary." "Reasonable and Customary," in general, is the amount charged by most providers providing like services in the geographic area where the services are rendered.

As a result of the transition to Independence, out-of-network claims will now be paid by the Plan based on Medicare Rates:

- For professional procedures, the Plan will pay 100% of the applicable Medicare rate.
- For institutional procedures, the Plan will pay 150% of the applicable Medicare rate.
- Where there is no Medicare rate available, the Plan will pay 50% of actual charges.

Any balance owed to an out-of-network provider after the Plan makes payment remains your responsibility – this is known as balance billing (subject to exceptions, such as Emergencies for which you cannot be balance billed). Therefore, we encourage you to use in-network providers to save costs for yourself and the Plan.

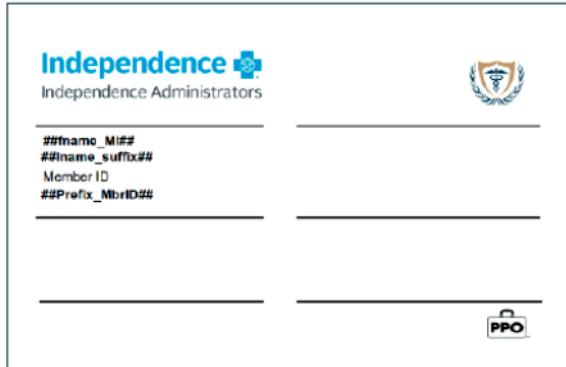
ID CARDS

You will be receiving a new prescription drug card to present at the pharmacy when picking up your medications. This card is separate and apart from your medical insurance card reflecting Independence as your new medical network.

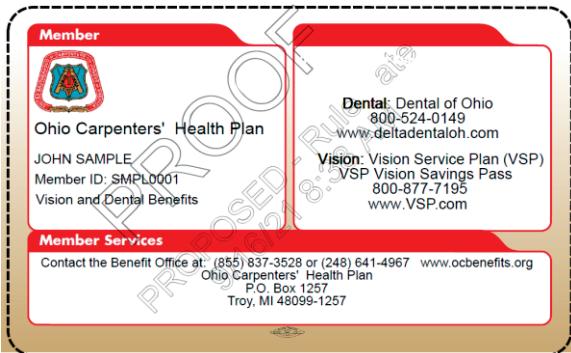
As a reminder, you should have already received your new ID Card for your medical coverage with Independence.

For your convenience, we have provided images of what all your ID Cards should look like:

Independence Medical ID Card



Dental/Vision ID Card – Do Not Discard



Prescription Drug ID Card – Do Not Discard



If you have any questions, please contact BeneSys at: (855)-837-3528.

IMPORTANT PHONE NUMBERS

Here is a list of important phone numbers for use after January 1, 2023:

Medical Claims: Contact Independence Administrators (IA) at 1-833-242-3330

All Benefit Questions

Other than Medical: Contact BeneSys at 855-837-3528.

Eligibility: Contact BeneSys at 855-837-3528.

If you have any questions, please contact the Fund Office at (855)-837-3528.