

U.A. Local No. 393 Health & Welfare Plan

Educational Seminar

Saturday, October 5, 2024

Note: This information is for presentation purposes only. See the SPD or Plan document for additional information.
The rules in the Plan document govern.

Presenters:

Suzanne Needham, Plan Director | Abigail Strehle & Vanessa Phillips, Administrators

- ▶ Welcome
 - ▶ Introductions
 - ▶ The Benefit Office
 - ▶ Website
- ▶ Health & Welfare
 - ▶ Benefits
 - ▶ Eligibility
 - ▶ Plans
 - ▶ PPO out of network costs
 - ▶ ERA
- ▶ Kaiser
 - ▶ Guest speakers
- ▶ Anthem Blue Cross
 - ▶ Guest Speakers
- ▶ Important Contacts
- ▶ Q&A

How to Contact the Benefit Office

Communication is the Key to Success!

- You can never over communicate!
- If you think you should mention it to us, then you probably should.

When?

- Divorce -most important, communicate as close to real time as possible
- Beneficiary Designation Forms - also important!
- Death (spouse or yourself) - make sure your family knows how to get in touch with us
- Address, Phone or Email Changes

Review the Participant Website:

- Check your work history, contributions, beneficiary information
- Report any and all discrepancies to us

Participant Website: www.ualocal393benefits.org

Call: (408) 588 - 3751

Email: staff@ualocal393benefits.org

Write: 6293 San Ignacio Ave, San Jose, CA 95119

Participant Website

- ▶ www.ualocal393benefits.org
- ▶ Access to
 - ▶ personal benefit information
 - ▶ work history
 - ▶ forms
 - ▶ the PPO claims
 - ▶ all Plan documents
- ▶ New users need to “Create an Account”
- ▶ If more than one person in your family requires website access:
 - ▶ use separate email addresses
 - ▶ each individual must have their own user name and password

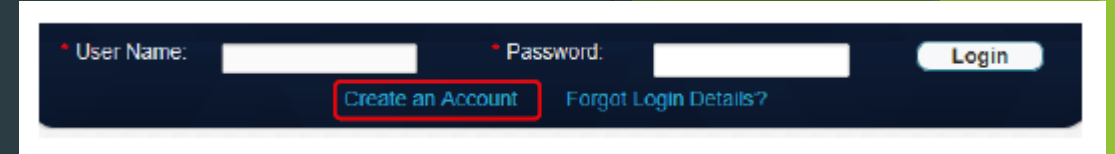
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The screenshot shows the login page of the U.A. Local No. 393 Benefits portal. At the top, there is a dark blue header with a login form containing fields for "User Name:" and "Password:", a "Login" button, and links for "Create an Account" and "Forgot Login Details?". Below the header, the main content area has a white background with the text "U.A. Local No. 393 Benefit Funds" and "HEALTH & WELFARE, SUB, DEFINED BENEFIT PENSION AND DEFINED CONTRIBUTION". To the right, it says "Administered by BeneSys". A dark blue navigation bar below the header contains a home icon and links for "Health Care", "DB Pension", "DC Plan", "SUB", "FAQ", "Documents", and "Contact Us". The main content area features a blue heading "Welcome to your U.A. Local No. 393 benefits portal!" followed by a paragraph: "As the Trust Funds' Administration Office, we are available to serve members and participants in person, by phone, and via this website." Below this is another paragraph: "This website provides 24/7 secured access to your benefits, contributions, eligibility and claims information." The final paragraph states: "We aim for always-friendly service. If you can't find what you are looking for, give us a call at (408) 588-3751."

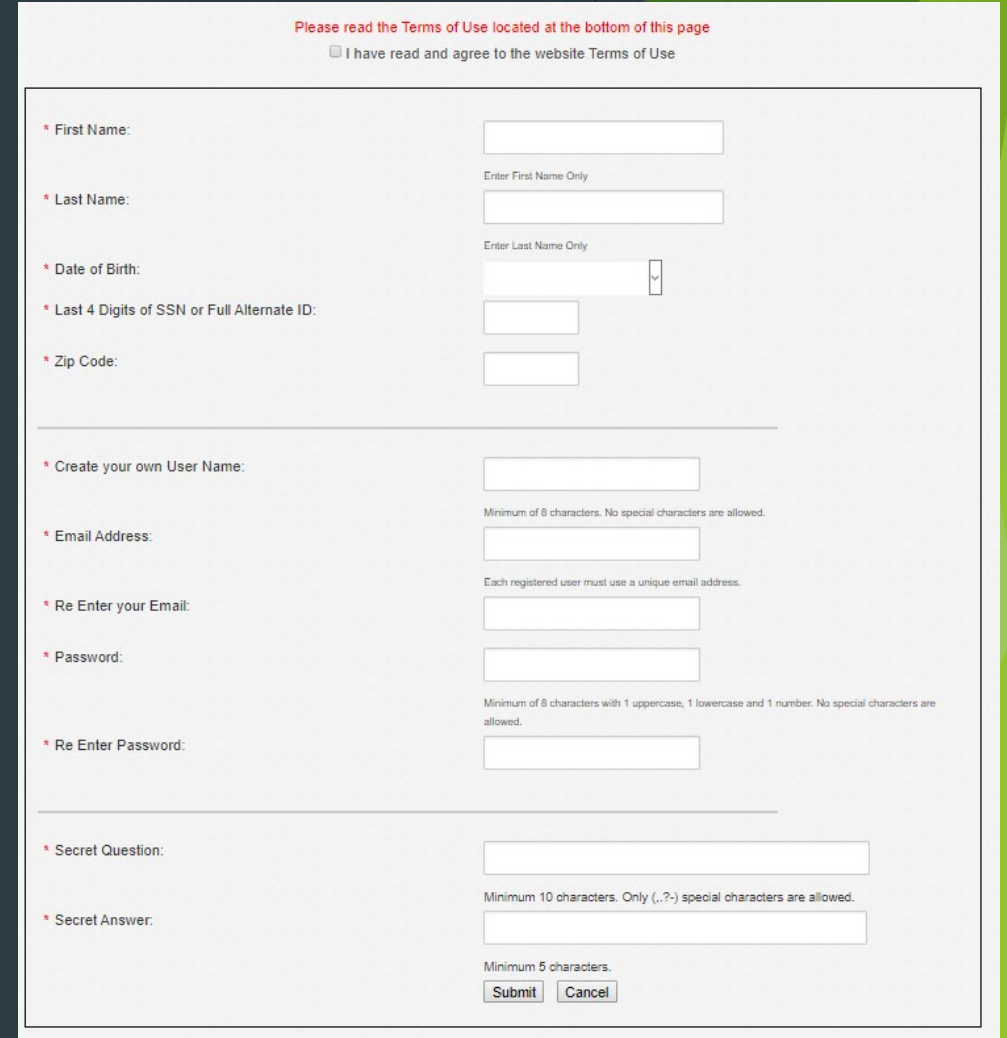
Participant Website (continued)

- ▶ When registering for the first time:
 - ▶ Visit www.ualocal393benefits.org
 - ▶ Click on “Create an Account”
 - ▶ The Registration Screen will display next.
 - ▶ All the fields are required.
 - ▶ After registering you will receive an email notification with a link to confirm your registration.
 - ▶ Click on the link in your email.

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A dark blue horizontal bar containing login and account creation options. It includes input fields for 'User Name' and 'Password', a 'Login' button, a 'Create an Account' button (highlighted with a red border), and a link for 'Forgot Login Details?'.



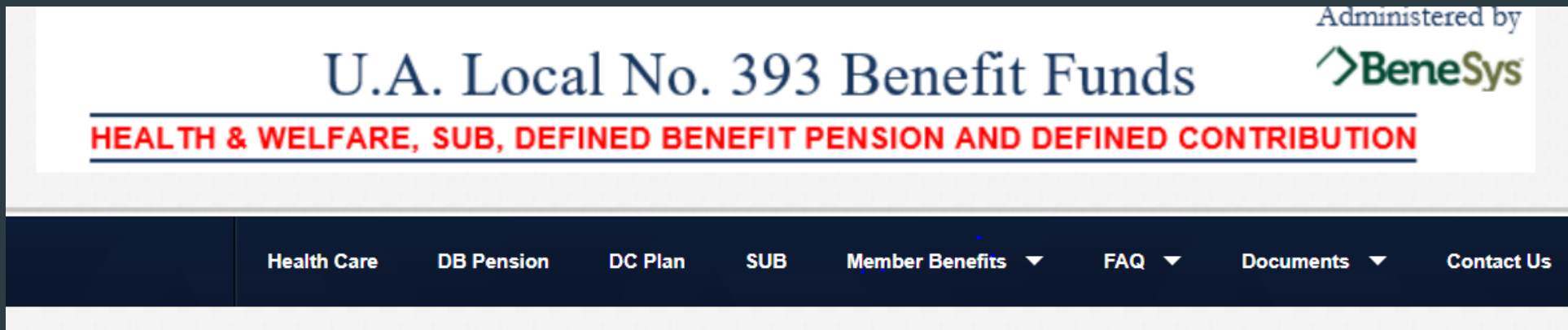
A registration form with the following fields and instructions:

- First Name:** Text input field. Instruction: Enter First Name Only
- Last Name:** Text input field. Instruction: Enter Last Name Only
- Date of Birth:** Dropdown menu.
- Last 4 Digits of SSN or Full Alternate ID:** Text input field.
- Zip Code:** Text input field.
- Create your own User Name:** Text input field. Instruction: Minimum of 8 characters. No special characters are allowed.
- Email Address:** Text input field. Instruction: Each registered user must use a unique email address.
- Re Enter your Email:** Text input field.
- Password:** Text input field. Instruction: Minimum of 8 characters with 1 uppercase, 1 lowercase and 1 number. No special characters are allowed.
- Re Enter Password:** Text input field.
- Secret Question:** Text input field. Instruction: Minimum 10 characters. Only (.,?,-) special characters are allowed.
- Secret Answer:** Text input field. Instruction: Minimum 5 characters.

At the bottom right are 'Submit' and 'Cancel' buttons.

Participant Website Home Page

- ▶ Health Care: Health Care provider links
- ▶ DB Pension: General information about the Pension Plan and related links.
- ▶ DC Plan: General information about the Defined Contribution Plan and related links.
- ▶ My Benefits: Information about your benefits including your PPO claims EOBs.
- ▶ FAQ: Frequently Asked Questions
- ▶ Documents: All documents and forms related to the Plan (including recent mailings)
- ▶ Contact Us: Directly contact the Benefit Office and our contact information



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Health & Welfare Topics

- ▶ Health & Welfare plans and programs
- ▶ Wage replacement benefits
- ▶ Eligibility
- ▶ PPO out-of-network costs & paying out-of-pocket
- ▶ Kaiser
- ▶ Anthem Blue Cross
 - ▶ Finding a network provider
 - ▶ Prior authorization - what is it and how to get it
- ▶ Important Contacts

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Work Classifications

- ▶ Unless otherwise noted, benefits quoted apply to:
 - ▶ Building Trades Journeypersons
 - ▶ Building Trades Apprentices
 - ▶ Construction Tradesmen Levels 2-5
 - ▶ Provisional Service Plumbers - Journey Level
- ▶ “Residential” rules apply to members working under the following classifications and will be called out in blue.
 - ▶ Residential (all classifications)
 - ▶ Service Tradesmen
 - ▶ Provisional Service Plumbers Levels I through III

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Health & Welfare Plans and Programs

	PPO	HMO
Network	Anthem Blue Cross Navitus for Rx benefits	Kaiser only (unless it's an emergency)
Individual Annual Deductible You Pay	\$300	\$0
Max Annual Individual In-Network OOP You Pay	\$1,800	\$1,500
Max Annual Individual Out-of-Network OOP You Pay	UNLIMITED	Not allowed
In-Network You Pay	10% (up to \$1,800)	Flat dollar amounts like \$20 for an office visit
Out-of-Network You Pay	40% UNLIMITED	Not allowed
Providers/Doctors	You can see any doctor	Care facilitated through your Primary Care Provider
Other	Hinge Health PT VIRTA Coaching	No Explanation of Benefits (EOBs), reducing your paperwork

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Health & Welfare Plans and Programs

Delta Dental PPO Plan

- ▶ Building Trades:
 - ▶ \$3,000 maximum per person per calendar year **Residential: \$2,000 max**
 - ▶ No max for children under age 19
 - ▶ Diagnostic & preventive services: 100% at PPO dentists vs. 70% at non-PPO dentists
 - ▶ Other services: 80% at PPO dentists (100% for children)
 - ▶ **Residential: Minor services: 80% at PPO dentists vs. 70% non-PPO dentists. Major services: 50% at both PPO and non-PPO**

VSP Vision Plan

- ▶ Eye exams: \$10 copay every calendar year
- ▶ Prescription Glasses: \$25 copay
 - ▶ Frames: every other calendar year.
 - ▶ Lenses: every calendar year - included in prescription glasses
- ▶ Contacts (instead of glasses): every calendar year.

Health & Welfare Plans and Programs

Beat It! EAP

- ▶ PPO provider for substance abuse treatment (alcohol, drug, and chemical dependency)
 - ▶ Anthem Blue Cross PPO providers are also PPO providers for substance abuse care
- ▶ Detox, inpatient and outpatient care
- ▶ Call (800) 828-3939 to refer a family member or yourself

Health Advocate EAP

- ▶ Short term counseling and support
- ▶ Log In ID: UALocal393
- ▶ Up to 3 sessions per issue for in-person, video, telephonic, chat or text-based counseling
- ▶ Health Advocate can help you or your family with personal, family, financial and work/life issues including parenting and relationships, stress management, grief and loss, mental health, substance abuse and depression.

Health & Welfare Plans and Programs

Plan Death Benefit

- ▶ All covered, actively employed H&W Plan participants are eligible
- ▶ Lump sum death benefit: \$50,000
- ▶ Additional benefit: equal to \$2,000 multiplied by the number of years of Benefit Credit earned in the Pension Plan on or after 1/1/2022
- ▶ Benefit not available to retirees or active members over age 65.

Optional Pre-Tax Deductions

- ▶ ERA: can elect \$1, \$2, or \$4 in lieu of wages
- ▶ Dependent Care FSA: can elect \$1, \$2, or \$3 in lieu of wages

Wage Replacement Benefits

Supplemental Unemployment

- ▶ Building Trades & Provisional Service: **\$200/week** for a max of 26 weeks
 - ▶ Earning SUB credits:
1 credit for 40 hours of work and
2 credits for 80 hours
Max 2 per work month
- ▶ Residential: **\$100/week** for a max of 22 weeks (one time benefit)
- ▶ Proof of payment from EDD required

Disability

- ▶ Short Term Disability (temporary total disability): **\$150/week** for a maximum of 52 weeks
- ▶ Long Term Disability (totally and permanently disabled): equal to your Disability retirement benefit under the Pension Plan until age 55

Paid Family Leave

- ▶ **\$150/week** for a maximum of 8 weeks per 12-month period
- ▶ Proof of payment from EDD required

Eligibility

Initial Eligibility

- ▶ 440 hours of covered work within a 12-month period
- ▶ Residential: 480 hours of covered work in a 12-month period

Continuing Eligibility

- ▶ 110 hours per month
- ▶ Residential: 120 hours per month

Hour Bank Maximum

- ▶ 660 hours
- ▶ Residential: 720 hours

Skip Month Accounting

- ▶ Hours are reported by your employer in the month following the month in which you work.
- ▶ 3 different months:
 - ▶ Work month (January): the month in which you work
 - ▶ Payment month (February): the month in which your employer reports and pays for the hours
 - ▶ Coverage month (March): the month your coverage is available

Continuing Eligibility

During Periods of Low/No Work Hours

- ▶ Your hour bank, if any, will be used
- ▶ Example 1: You work 100 hours per month. 10 hours will be taken from hour bank to maintain continuous enrollment (20 hours for residential).
- ▶ Example 2: You work 0 hours per month. 110 hours will be taken (120 hours for residential).
- ▶ After your hour bank is used up, other alternatives like Self-Payment may be available to continue enrollment from month-to-month.

During Periods of Disability

- ▶ First 12 months of disability: hour bank will be frozen and coverage is provided at no cost
- ▶ After the 12-month disability freeze, your hour bank, if any, will be exhausted
- ▶ After that, self-payments may be made. Amount and length of time depends on whether it is Short Term or Long Term Disability, and how long you were covered prior to disability.

PPO

Out-of-Network (OON) Costs

- ▶ OON costs you more.
- ▶ The Plan will pay only 60% of the usual, customary, and reasonable (UCR) charges for OON services.
- ▶ **Caution!** There is no annual limit on how much you will pay for OON services and these services do not count toward your annual deductible.
- ▶ Tip: Start your medical care with an in-network primary care physician and get in-network specialist and hospital referrals.

Requesting Reimbursement

- ▶ If you go OON for medical services, and your provider requires you to pay in full, you may still request reimbursement for those services.
- ▶ Submit a medical **claim form** to Anthem Blue Cross with a copy of the **itemized bill**.
- ▶ For a copy of the claim form, visit the web portal or contact Member Services.

Extended Reserve Account (ERA)

- Funds contributed to your ERA are **tax-exempt**.
- The current employer contribution is **\$1.50** per hour for Building Trades.
- Can be used for retiree health and welfare costs.
- IRS rules do not allow death benefit payments from the ERA.
 - Any funds remaining can be used by your spouse or eligible dependents to continue coverage in the Plan and pay for eligible expenses.
- To pay for eligible expenses, you can use your BennyCard, or pay out of pocket and submit a claim for reimbursement.
 - You may be required to submit substantiation.
 - Save itemized receipts for all transactions.
- Website and app fundoffice.lh1ondemand.com
 - Check available balance
 - Check card status
 - Review transactions
 - To register, you will need your SSN, BennyCard number, and zip code.

Extended Reserve Account (ERA)



Search “BeneSys Member Reimbursement” in the app store

Eligible ERA Expenses	Ineligible ERA Expenses
Copayments and coinsurance for covered medical, dental or vision services	Expenses already covered under the 393 H&W Plan
Expenses for other or denied medical, dental, and vision services (i.e. a spare pair of glasses)	Expenses for individuals other than you and your eligible dependents (for example, a sibling)
All medications, including over the counter	Elective cosmetic procedures that do not prevent or treat illness or disease
Personal protective equipment (PPE), including face masks, hand sanitizer, and sanitizing wipes	Vitamins/Supplements (unless prescribed by a doctor)
Self-Payments, COBRA payments and retiree healthcare payments for coverage in the 393 H&W Plan	Massages, unless administered by a licensed physical therapist or chiropractor as part of treatment
Menstrual care products	Medical marijuana
Premiums for other health insurance, for contributions received before 1/1/2014	Premiums for other health insurance, for contributions received on or after 1/1/2014
	Medicare Part B Premiums

Important Contacts

Vendor	Phone Number	Website	App
BeneSys	(408) 588-3751	www.ualocal393benefits.org	BeneSys Now 
Wex/BennyCard	Call BeneSys	fundoffice.lh1ondemand.com	BeneSys Member Reimbursement 
Kaiser	(800) 464-4000	www.kp.org	Kaiser Permanente 
Anthem PPO	(855) 206-2004	www.anthem.com/ca	Sydney Health 
Navitus Rx	(866) 333-2757	www.navitus.com	Navitus 
VSP	(800) 877-7195	www.vsp.com	VSP 
Delta Dental	(800) 765-6003	www.deltadentalins.com	Delta Dental 

As a reminder, please keep this form handy for you, your spouse, and dependents. We are here to help!

THANK YOU FOR ATTENDING!

U.A. Local No. 393 Benefit Funds

HEALTH & WELFARE, SUB, DEFINED BENEFIT PENSION AND DEFINED CONTRIBUTION

BeneSys is the third-party administrator that administers your benefits through a comprehensive Benefit Office. They aim for always-friendly service so please do not hesitate to reach out to any of the four departments for assistance.

(408) 588-3751 www.ualocal393benefits.org

Pension Department (press 1) <ul style="list-style-type: none">• DB Vesting Credit and Benefit Credit• DB Pension Estimates• Applying for your DB or DC Pension• Applying for a DC Hardship Distribution or Loan	Supplemental Unemployment Benefits (SUB) (press 2)
Healthcare Eligibility, Benefits and Claims (press 3) <ul style="list-style-type: none">• Healthcare Claims and Eligibility• ERA HRA and BennyCard Services• Enrollment and ID Cards• Change of Address• Hours Bank, COBRA, Self-Payments• Paid Family Leave and Disability	Contributions Department (press 4) <ul style="list-style-type: none">• Hours Reported by your Employer• UA Reciprocity (Travelers)• Annual Dues Statements• Monthly Benefit Statement
Employee Savings Account (Vacation Funds) (press 5)	Death Benefits (press 6)

Phone - Please call the main number between **8:00 am and 4:00 pm PST Monday - Friday** and press 1 for Members. Then press the number above associated with the department you need.

- If you call outside these hours, you may leave a voicemail.
- Spanish and other language translations services are available – just ask!

Email - Don't have time to call? Email your question to the Benefit Office at any time.

Website (Press 4) - On the website, you can review your personal benefit elections, work history detail, download forms, check claims status and access Plan documents. You may also communicate with the Benefit Office via secure e-mail, find helpful benefit links and read about recent Plan changes and other announcements.

In Person - The Benefit Office is next door to the Union Hall and is open Monday through Friday **7:30 - 4:30 pm PST** and is closed for lunch from 12:00 - 1:00 pm.