

HARRISON ELECTRICAL WORKERS TRUST FUND

www.harrison.aibpa.com

Spring 2015

Free Resources for You and Your Family

The Harrison Trust provides you and your covered family members the following benefits to AT NO COST TO YOU – regardless of which medical plan you’re in (Trust, Providence or Kaiser). We encourage you to take advantage of the support they offer.

For Emotional and Mental Support Call the EAP: 800-433-2320

Our Employee Assistance Program (EAP) through Cascade Centers provides benefits to ALL Trust members – even if you’re covered by the Providence or Kaiser medical plans. The EAP is a confidential resource staffed by professional counselors to help you and your family members with personal concerns like:

- Marital and family conflicts
- Issues at work
- Depression, anxiety, grief, or stress management
- Alcohol or drug abuse
- Financial, legal, and consumer concerns
- Career development services.

The EAP also offers:

- Legal consultation or mediation with a network attorney and online legal tools
- Financial coaching to develop better spending habits
- Identity theft consultation
- Home ownership program.

You and covered family members are each allowed 3 face-to-face, phone, or online counseling sessions per year at no cost to you.

CASCADE CENTERS EAP

There when you need it – 24/7

Call: 800-433-2320

Text: 503-980-1777

www.cascadecenters.com

The EAP is completely confidential. No personal information is ever reported to the Trust or employers.

For Medical Questions Call the Nurse Help Line: 800-971-2680

When you’re faced with a medical situation and unsure what to do next or need more information, a registered nurse at the toll-free Nurse Help Line can answer your question 24 hours a day, 7 days a week. Call the Nurse Help Line when:

- You aren’t sure how serious a symptom is and whether to go to the ER or wait for a doctor’s office visit
- You need more details about a specific medical condition
- You want to know what to expect from a medical test your doctor ordered
- You have a question you’re hesitant to call your doctor about.

Nurses answer the phone themselves, listening to your questions and working through the details with you until you get the advice you need. They can also send you health care information from their health education library.

In Case of Emergency!

If you think you have a life-threatening emergency, forego the Nurse Help Line and call 911 or go to the emergency room immediately.

Importance of Enrolling New Dependents Right Away

When you have a “qualifying event” such as getting married, having a baby, or adopting a child, you have 60 days from the date of the event to add your new eligible dependent to your health coverage. If you do not enroll them within that first **60-day** window, you will have to wait until the next Open Enrollment in November (for a January 1st effective date).

The Trust Medical and Dental Plan EOB's Get a New Look

With the loss of grandfathered status under the Affordable Care Act (ACA), the Plan has different notice requirements resulting in this change. The information is still the same but instead of being vertical, the form is now horizontal (or "landscape" view), like this:

New EOB



Old EOB



A & I Benefit Plan Administrators, Inc.
1220 SW Morrison, Suite 300
Portland, OR 97205



Wellness Exams

Remember that your preventative wellness exams are now covered under your Medical Plan at 100% as long as you use an in-network provider. Look through your plan's benefit booklet or review the Summary of Benefits and Coverage online at www.harrison.aibpa.com under Plan Notices to determine exactly what is covered.

Oregon Wellness is no longer available due to declining use of the program and changes in their business model. Oregon Wellness stopped providing this service.

Important Phone Numbers

TRUST MEDICAL AND DENTAL PLANS

- www.harrison.aibpa.com
- harrison@aibpa.com (Email)
- 503-224-0048 (Portland)
- 800-547-4457 (Outside Portland)
 - For medical eligibility and more, ext. 1679
 - For medical claims, ext. 1618
 - For dental, ext. 1618

Catamaran Pharmacy

- www.catamaran.com
- 800-248-1062

Catamaran Home Delivery Rx

- www.catamaranhomedelivery.com
- 855-577-6328 (automated)

Nurse Help Line

- 800-971-2680
(24 hours a day, 7 days a week)

PROVIDENCE HEALTH PLAN

- www.providence.org/PHP/providerdirectory
Select "Open Option"
- 503-574-7500 (Portland)
- 800-878-4445 (Outside Portland)

KAISER PERMANENTE

- www.kp.org
- 800-248-1062

KAISER DENTAL

- 503-813-2000 (Portland)
- 800-813-2000 (Outside Portland)

WILLAMETTE DENTAL

- www.willamettedental.com
- 503-644-6444 (Portland)
- 800-460-7644 (Outside Portland)

Effective January 1, 2015, the Harrison Trust Medical Plan is no longer a grandfathered plan under the Affordable Care Act. For more information about your covered benefits, see the Summary Plan Description (Benefit Booklet) or the 2015 Summary of Benefits and Coverage (SBC) on the group website at <http://harrison.aibpa.com>.

Your Summary Plan Description (SPD) is an important document that describes your Harrison Electrical Workers Trust Fund medical coverage. This newsletter is a summary of material modifications, which describes an amendment to that SPD you previously received. Keep this newsletter with your copy of the SPD and prior summaries. This summary is being furnished to you in accordance with Sections 102 and 104 of the Employee Retirement Income Security Act of 1974 (ERISA). Unless otherwise specified, the changes described in this newsletter replace the corresponding section in the SPD. Changes described in this newsletter are effective January 1, 2015 or as noted.