

Benefits Basket

Food for thought from the UFCW Unions & Employers Midwest Benefits Funds

Fall, 2002

Welcome to the Benefits Fund Office Web Site

You have always been able to contact the Benefits Fund Office by phone, fax or mail. Now we would like to introduce you to the web site at: www.ufcwmidwest.org. The site has information on health and pension benefits, of course. But you can also look for answers to questions you may have, download or request forms, send us an e-mail, make a comment or voice a concern.

We think you will find the Web site to be a friendly, easy-to-use resource. Most of the writing was done by Benefits Fund Office staff. We tried to include questions and problems that come up all the time. With just a few ideas from us, our web developer, Astracom Solutions (astracomolutions.com), helped define what we wanted and then put together a clear, well-designed site.

Here is a sampling of some of the available information and ways you can use the Web site:

- Health benefits information (primarily for Plan DH and Plan DM), including
 - √ request an ID card
 - √ questions on filing a claim
 - √ COBRA information
 - √ eligibility for benefits
 - √ pre-certification of expenses
 - √ “people often ask about” section for frequently asked questions
 - √ and much more
- Pension benefit information (note that not everyone is covered under this Pension Plan), including
 - √ annual Pension Status Report
 - √ determining your pension amount

- √ ways to receive your pension
- √ service under other UFCW plans (reciprocity)
- √ Divorce and Qualified Domestic Relations Order (QDRO)
- √ electronic deposit of your pension benefit
- √ “people often ask about” section for frequently asked questions
- √ and much more

- download or order various forms or booklets
- view a list of participating employers
- obtain the address/phone of UFCW local unions
- find the Board of Trustees of each Fund
- use links to other sites you may find helpful
- find out when the Field Representative will be in your area
- contact us with questions or comments

We hope that the web site will be a valuable tool to help you understand your benefits. Since the site contains much of the information that is available to you in your health and pension plan booklets, you do not need internet access to make full use of your benefits. But, if you can visit www.ufcwmidwest.org, you will see an easy and quick approach to finding important information and learning how to meet plan requirements.

Let us know what you think!

Report from the Appeal Committee

If you feel that you did not receive full benefits on a health claim or pension application, you have the right to appeal to the Board of Trustees. Instructions for filing an appeal are included in the plan booklet (Summary Plan Description) and are repeated on all health claim “Explanation of Benefits” forms and with every denial letter for health or pension benefits.

The largest volume of appeals is for medical benefits. The Trustees see many of the same type of appeals over and over again. Unfortunately, in many cases, there is no opportunity for additional benefits to be paid. The Trustees have asked us to remind you to help protect yourself from unpaid medical bills by avoiding these problems:

Medical Care from a Non-PPO Facility. The BlueCross BlueShield PPO has an extensive list of qualified and prestigious medical centers available for your treatment. A higher benefit percentage is paid when you use a PPO hospital. Also, when a BlueCross facility is not used, the non-PPO clinic or surgical center may charge an exorbitant fee. Your UFCW Fund will

not cover a \$6,000 facility fee when the treatment could have been received at Northwestern University Hospital for \$2,000.

The most common problems arise on outpatient surgery, medical testing and chemotherapy.

Each month, the Fund must deny thousands of dollars in bills that are too high to be justified. Don't let anyone claim that it's cheaper to receive treatment outside a PPO hospital. Don't let anyone tell you not to worry about the amount to be charged. *Go to a BlueCross PPO facility and you will never be involved in a dispute over the fees that are charged.*

Don't Let Your Coverage Lapse. Coverage is lost when you leave employment, reduce hours, get divorced, when a child turns age 19 (age 23 if a full-time student), or when a child is no longer a full-time student. In any of these situations, coverage may be continued by making self-payments under the COBRA law. But you must contact the Benefits Fund Office and advise us of your desire to continue coverage.

When coverage is lost due to a change in your employment status, we are aware of this and will send you a notification of your COBRA rights. But when coverage is lost due to a divorce or loss of dependent status by a child, no notification from the Benefits Fund Office is provided. *Don't let your coverage lapse—notify us of your need for continuation coverage within 60 days of the loss of coverage.*

Injuries at Work. Your Health Plan does not cover work-related injuries. These conditions are covered under the State's workers' compensation laws. You should report any work injury to your supervisor immediately and pursue your claim through the workers' compensation system. However, use caution in determining that your injury is work-related. If you advise the Benefits Fund Office that you were hurt at work, even if you just weren't sure, this may result in the Plan not paying benefits. Then, if you cannot

receive workers' compensation benefits, *there may be no medical or disability benefits available to you.*

Another important consideration regarding injuries at work applies to self-employed family members. If a family member is a self-employed painter or mechanic or janitor, workers' compensation insurance must be purchased to cover him or her for injuries at work. *The Health Benefits Plan does not cover self-employed individuals who are hurt at work.*

Some people are under the mistaken impression that workers' compensation insurance for a self-employed individual cannot be purchased. This is not true. Special insurance for these types of workers is available and should be purchased. You may be exposed to financial ruin if an injury occurs and there is no insurance for the claim.

United Food and Commercial Workers Unions and Employers Midwest Health Benefits and Pension Funds

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Need to contact the Benefits Fund Office?

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1-800-621-5133
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FAX us 847-384-0197
Write us 1300 Higgins Road
Park Ridge, Illinois 60068-5713
Visit us www.ufcwmidwest.org

Some readers are not covered under the Pension Plan (particularly, meatcutters)—call the Benefits Fund Office if you do not know whether you are covered.

Announcing . . .
www.ufcwmidwest.org