

Benefits Basket

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

Fall, 1999

BlueCross BlueShield PPO Health ID Card Goes National!

Early in September you were mailed a new ID card for the BlueCross BlueShield of Illinois Preferred Provider Organization (PPO). The card can now be used to obtain medical treatment from the doctors and hospitals in any of the 53 BlueCross BlueShield (BCBS) networks nationwide. This follows action by the Board of Trustees that made the UFCW Midwest Fund the first self-administered labor-management plan in the country to give its participants access to the nationwide BCBS network. The Trustees took this action so that more employees and their families would have access to a PPO provider when:

- A participant is traveling outside of Illinois and needs to receive unexpected medical care.
- A participant lives in a state other than Illinois (or lives near the Illinois state border) and receives medical care outside of Illinois. We have many people living in southern Illinois/Missouri or northern Illinois/Wisconsin and elsewhere. (Northwestern Indiana is part of the BCBS of Illinois PPO. Indiana participants have already been receiving the advantages of using the PPO.)
- A participant leaves employment and moves to another state, but continues coverage with us under COBRA or under Plan M for pre-Medicare retirees.
- A patient needs medical treatment from a renowned medical center outside of the Illinois area, such as the Mayo Clinic in Minnesota.

Advantages of Using the BlueCross BlueShield Network

Previously, people in the above circumstances did not have access to an extensive network of PPO providers. Now, when you use your new BCBS card at a BCBS facility outside of Illinois, you will be able to obtain the many advantages of using a PPO provider, such as:

- Covered hospital charges will be paid at 90%, instead of 80% or 85% as is now covered.
- Hospital charges will be discounted, so the 10% that you *do* have to pay will be reduced.
- Physician and surgeon charges have been agreed to in advance. There will be no disputes over whether or not the amount billed is in excess of the amount we cover under the Plan.

How Do I Find a BlueCross BlueShield Facility or Doctor?

Here are a few suggestions on how to find a PPO provider:

Ask the Doctor or Hospital. For people who live outside of Illinois or near the border, the best approach is to ask the doctor or hospital if they are in the BCBS network. Enrollment is subject to change, and the best source of information is often the provider itself.

Call 1-800-810-BLUE. You can call this toll-free number and ask BCBS for assistance in locating a PPO provider or in verifying the status of a particular doctor or hospital. This number is an excellent information source if you are traveling outside Illinois and need non-emergency medical care. Don't worry about remembering the number—it's printed on the back of your new BCBS ID card.

Use the Internet. Use the BCBS web site at www.bluecares.com to locate a PPO provider. Enter the ZIP code of the area in which you are located and follow the instructions for a provider search. (The other options available on the web site to other BCBS members—such as ordering claim forms or identification cards—should not be used by UFCW members.)

Look in the Book. The union offices and the employers in the stores outside of Illinois and near the border will be supplied with the local BCBS network directory.

Claims Processing

Processing a claim from a non-Illinois PPO provider will be a little more involved than a straight Illinois claim. The claim goes to the local BCBS first, is transmitted electronically to BCBS of Illinois, is processed by our Fund, and payment is sent to the doctor or hospital through BCBS.

The important things for you to remember are to **show your BCBS card** to the provider when medical care is received and **do not make payment** at the time of treatment. If you pay, you will probably be paying the non-discounted amount and it will be difficult for you to receive a full refund. If you receive a receipt or bill at the time of treatment, **do not send it to the Fund**. The PPO provider will bill us via the appropriate channels.

The introduction of the BCBS PPO network in 1994 has been a huge success. It has reduced employer costs, increased member benefits, and helped streamline claims processing.

The new extension of coverage to all 53 BCBS networks is an exciting addition to this excellent

program. Whether you live in Illinois, Missouri, or Arkansas (or Puerto Rico!), use a BCBS provider. Doing so will reduce your cost, reduce your Fund's cost, and protect you against disputes over the amounts charged.

A Special Message to Illinois and NW Indiana Participants

It is disappointing to this day when a patient goes to a non-BCBS hospital in Illinois and ends up responsible

for thousands of dollars when the hospital charges more than a reasonable and customary fee and since discounts are not available. The patient could have gone to a nearby BCBS hospital or one of the major regional medical centers like Loyola or Northwestern and had all charges considered for benefits. Don't let this happen to you; use a BCBS facility.

Haven't Received a New Health ID Card?

Contact the Benefits Fund Office if you believe you are eligible and have not yet received an ID card.

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

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Special Edition!

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