

# Benefits Basket

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

Summer, 1999

## Blue Cross and Blue Shield of Illinois Vision Care Program

Discounted vision services are now available through our participation with the Blue Cross and Blue Shield of Illinois PPO. This program has been designed with your convenience in mind.

Just present your current Health ID Card at a participating location for instant savings on frames, lenses, contact lenses and exams. Then submit your expenses to the Benefits Fund Office for reimbursement under the \$150 annual Vision Benefit.

Where do you go for these savings? There are over 3,500 participating optical centers nationwide. The participating centers are conveniently located in the optical departments of:

- Carson Pirie Scott
- Marshall Field
- Sears
- JC Penney
- Montgomery Ward
- Service Optical

The cost under the program is:

	Member Cost	Typical Savings
<b>Frames—Retail Price</b>		
below \$ 61	\$ 25	60%
from \$ 61 to \$ 80.99	\$ 35	55%
from \$ 81 to \$ 100.99	\$ 45	55%
over \$ 101	65%	35%

### Lenses (uncoated plastic)

Single Vision	\$ 30	50%
Bifocal	\$ 50	45%
Trifocal	\$ 60	45%
Lenticular	\$100	50%

### Lens Options (add to lens prices above)

Progressive (no line bifocals)	\$ 50	25%
Polycarbonate	\$ 30	45%
Scratch resistant coating	\$ 12	40%
Ultraviolet coating	\$ 12	40%
Solid or gradient tint	\$ 8	45%
Glass	\$ 15	60%
Photochromic	\$ 30	55%
Anti-reflective coating	\$ 35	30%

### Eye Examinations

Spectacle	\$ 5 off normal price
Contact lens	\$ 10 off normal price

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## Vesting Period for Pension Plan Reduced to 5 Years

When you are "vested" in a pension plan, it means that you are eligible for a pension when you reach Normal Retirement Age even if you stop working or change jobs.

Recent changes in federal law required all union-management governed plans to reduce the vesting period to 5 years. The legal requirement affected this pension plan beginning December 1, 1999. However, the Trustees voted to implement 5-year vesting a year earlier, as of December 1, 1998.

To be eligible for 5-year vesting, you must work 400 hours under the plan in 1998 or later and work at least one hour on or after December 1, 1998. Contact the Pension Office if you have questions on the vesting requirements.

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## Vision Care Program

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For contact lenses there are two ways to save. The optical centers provide a savings of 20% from regular retail prices. There is a 10% savings on disposable lenses. Or, use the Vision One Contact Lens Replacement Program for additional savings and convenience. Call 1-800-987-LENS (5367) and ask for Dept. 701.

For any items not listed above, there is a 20% discount from regular retail prices.

To take advantage of the savings and convenience, simply contact any of the stores listed to verify that they participate in the Blue Cross and Blue Shield of Illinois Vision Care Plan. Or, to find your nearest location, call 1-800-334-7591.

These savings are available to you every day, year round. When Fund Office employees tested these centers for their own vision needs, there was a high degree of satisfaction with the cost and service. However, it was also noted that other vision centers, at any one time, might be having a sale or a special that would result in costs lower than the Blue Cross plan. Be sure to shop around town to get the best deal you can.

## Pension Plan Assets Pass \$1 Billion

During 1998, pension plan assets increased over \$81 million and ended the year at \$936 million. Today, those assets have surpassed the \$1 billion mark!

Several years of very favorable investment markets, along with the efforts of the plan's money managers, have resulted in continuous, strong growth. The plan's target allocation is 50% stocks of American companies, 40% government and corporate bonds, 5% real estate and 5% insurance company guaranteed interest investments.

**Q My pension is vested, I'm forty years old and I'm getting ready to leave Covered Employment. What do I need to do to insure that I will receive my pension?**

**A** Your pension will be there—contact us when you reach retirement age. All we ask is that you make sure we always have your current mailing address so that we can send you any relevant notices.

**Q Where do I mail my medical, dental and vision claim forms?**

**A** Hospitals and doctors in the Blue Cross PPO will submit your *medical* claim through the Blue Cross system. Other claims—dental, vision, and income protection—should be mailed to the Benefits Fund Office, 1300 Higgins Road, Park Ridge, IL 60068-5713.

**Q I've been off work due to surgery for more than a month and I haven't received a disability check. When will I get paid?**

**A** A claim form completed by you, your employer and your doctor must be sent to the Benefits Fund Office in order to begin your disability pay (Income Protection Benefits). Notifying your employer does not start the disability pay process. As soon as you stop working, personally mail your completed form or arrange

# Questions?

for a friend or relative to handle it for you. Don't leave it for the doctor's office to mail for you.

**Q Can I name a person to receive my pension benefit in case I die before I retire?**

**A** Once you are vested, the pension plan provides a benefit for your spouse or, in some instances, your minor children. There is nothing you need to do—the coverage is automatic. Pension Office staff are very experienced in helping survivors apply for and receive any benefits that are due. The Health Claims Office staff are equally experienced in helping your survivor obtain any life insurance benefits due under the health plan.

**Q Don't I have medical coverage as soon as I start working?**

**A** Usually, no. You must complete any waiting period called for in your union contract. Grocery clerks must then have two months of contributions paid on their behalf at a rate of more than 12 hours per week. Meatcutter employees must have one month of contributions paid on their behalf before coverage begins. However, we can provide immediate coverage for employees who are "direct transfers." That is, an employee who came from another union employer that participates in this plan.

“ The only way to keep your health is to eat what you don't want, drink what you don't like, and do what you'd rather not. ”

—Mark Twain

## Free Screenings

The Cook County Department of Health offers free cancer screenings to low income women over 50 years of age. The screenings include mammograms, pap smears and breast examinations. To schedule an appointment, call (708) 492-2117.



# Looking for a PPO Doctor or Hospital?

## Blue Cross Announces New Tools for Finding Health Care Providers

The health plan belongs to the Blue Cross Participating Provider Option (PPO). When you use a Blue Cross PPO doctor or hospital, the health plan saves money and you save money. Substantial discounts on medical costs are received when a PPO facility provides your health care. And, benefits for treatment at PPO hospitals are paid at the higher benefit rate of 90%.

If you need help locating a PPO hospital or physician, Blue Cross and the Benefits Fund Office have made a few tools available to you.

### Toll-Free Phone Number

Blue Cross has a toll-free number 1-800-810-BLUE (2583). The Benefits Fund Office (see phone numbers on back page) has directories of PPO providers.

### Web Site

For the computer literate among us, Blue Cross Blue Shield of Illinois is offering an internet web site to help you find a PPO doctor or hospital. Their new site, [www.bcbsil.com](http://www.bcbsil.com) is now in operation. We have tested it and found that it is easy to use and very helpful.

One word of caution: this site should be used for locating PPO health care providers only. The other options available on the site to other Blue Cross members—such as ordering claims forms or identification cards—should not be used by UFCW members. The Benefit Fund has a contract with Blue Cross for the use of the PPO only. Membership eligibility, ID cards, claims processing, and all other health plan services are provided by the UFCW Benefits Fund Office, not by Blue Cross.



# New Mental Health and Substance Abuse Benefits

To comply with new government guidelines on mental health and substance abuse benefits offered by group plans, we have revised the health plan. The new benefits are as follows:

## Mental Health Benefits

### Inpatient Services

Maximum days per calendar year.....10 days  
Lifetime dollar maximum .....No specific limit

### Outpatient Services

Maximum visits per calendar year,  
including testing.....20 visits  
Benefit rate payable .....50%  
Lifetime dollar maximum .....No specific limit

There are no dollar limits for mental health benefits, either annual or lifetime, other than the plan's \$1 million lifetime maximum limit and any other restrictions applied by the plan to all covered medical expenses.

## Substance Abuse Benefits—Detoxification or Rehabilitation

**Lifetime Maximum**—Inpatient and Outpatient ...\$5,000

### Inpatient Services

There is no dollar or day limit; subject only to the \$5,000 lifetime maximum.

### Outpatient Services

Benefit rate payable .....50%  
Otherwise, there is no dollar or annual number of visits limit; subject only to the \$5,000 lifetime maximum.

# Who's Your Life Insurance Beneficiary?

When you first became eligible for Life Insurance coverage, a Designation of Beneficiary card was sent to you along with other information about your benefits. The beneficiary card is for you to name a person to receive your Life Insurance Benefit in the event of your death.

Did you complete and return the Beneficiary Card to us? Can't remember who you named? Want to name someone else? We cannot

give you any information over the phone about your current card or about who you named as a beneficiary. However, completing a new card will override any previous card we have on file for you.

To request a blank Beneficiary Designation card for the Life Insurance Benefit, call the Benefits Fund Office and ask for Customer Service. Please be sure that the Customer Service representative knows you are calling about the Life Insurance Benefit under the *health* plan.



