

LAKE COUNTY INDIANA N.E.C.A. – I.B.E.W.
HEALTH & BENEFITS PLAN

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ATTENTION MEDICARE-ELIGIBLE RETIREES AND DEPENDENTS

January 2016

Please note:

- When Medicare is your primary plan, the Local 697 Health and Benefit Plan's coverage becomes a supplement to Medicare.
 - If you are a retiree, Medicare becomes your primary plan the first day of the month in which your 65th birthday occurs.
 - When Medicare is primary because you are retired, Medicare is also primary for your other dependents *if the dependent also has Medicare*.
 - Retirees and their dependents with Medicare MUST enroll in Medicare Parts A and B.
- The Health and Benefit Plan's new rules about the allowable amounts for hospital claims (reference-based pricing) do NOT apply to participants for whom Medicare is the primary plan.
 - Medicare becomes the "preferred provider network" when the Health and Benefit Plan becomes secondary to Medicare.
 - If this applies to you, you can use any hospital, facility or doctor that is covered by Medicare.
- ***IMPORTANT*** Some retired members have reported that a local hospital told them that the Local 697 Health and Benefit Plan does not cover that hospital because the hospital is not in the Plan's network.

This is incorrect. Medicare recognizes ALL the hospitals in Northwest Indiana, and a vast majority of hospitals in the U.S. Therefore, even if the hospital is not in the Plan's designated hospital network, this Plan will provide benefits to supplement what Medicare pays for that hospital's charges.

- Please be sure to show your Local 697 Health and Benefit Fund I.D. card whenever you receive medical care.