

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

7200 MISSISSIPPI ST., SUITE 300 • MERRILLVILLE, INDIANA 46410 • 219-845-4433

GOOD NEWS!

COMMUNITY HOSPITALS ARE NOW DESIGNATED HOSPITALS

July 2016

Dear Participant,

Community Healthcare Systems has now agreed to accept the Health and Benefit Plan's allowable amount as reimbursement for their services. This means that the three hospitals in that system are Class B designated hospitals. If you use a hospital in the Community System, you can be billed for your deductible and 10% in-network coinsurance, but you will not have to pay any charges in excess of the allowable amount (the reference price).

This change in Community's status is effective July 1, 2016.

These are now Class B Designated Hospitals:

Community Hospital, Munster, IN
St. Mary Medical Center, Hobart, IN
St. Catherine Hospital, East Chicago, IN

All hospitals in northwest Indiana are now in the designated hospital network!!

 **To find a list of all designated hospitals, go to www.pna-usa.com.** 

Reminder to Retirees with Medicare: This Plan's preferred provider networks do not apply when the Health and Benefit Plan is secondary to Medicare. Medicare-eligible retirees and their Medicare-eligible dependents should continue to use Medicare-approved hospitals.

Sincerely,

Lake County, Indiana NECA-IBEW Health and Benefit Plan

Notice Regarding Grandfathered Status

The Trustees of the Lake County, Indiana NECA-IBEW Health and Benefit Plan have determined that the Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement to cover preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office at 7200 Mississippi Street, Suite 300, Merrillville, IN 46410, telephone 219-845-4433. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor, at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.