Automobile Mechanics' Local #701 Welfare Fund

BENEFITS & BEYOND

*CONNECTING YOU TO YOUR BENEFITS*

# YOUR WELFARE FUND AT A GLANCE

A quick-reference guide to benefits, important contacts, and preparing for medical care.

## YOUR FUND OFFICE CONTACTS

| | |
|---|---|
| **General Fund Office** | **708-482-0110 \| Ask for Member Services** |
| **Anne Penney — Welfare Fund Manager** | 708-588-8127 |
| **Kristin Link — COBRA / Retiree Benefits** | 708-588-8129 |
| **Melanie Mulheron — Short Term Disability** | 708-588-8140 |
| **Member Services Email** | 701claim@mech701-benefits.org |

## CALLING OR EMAILING ABOUT A CLAIM?

Have your BCBS member ID number and the date of service OR total billed amount ready so we can locate your claim.

## KNOW YOUR MEMBER ID NUMBERS

| | |
|---|---|
| **BCBS** | ATO123456789 |
| **Delta Dental** | 00123456789 |
| **Express Scripts** | 123456789 |
| **VSP Vision** | Last 4 digits: 6789 |

EXAMPLES ONLY. For prescriptions, use the Rx BIN, PCN and Group number shown in the lower right corner of your BCBS card.

## FIND YOUR BENEFIT INFORMATION

Visit www.mech701-benefits.org → Welfare → Select Your Plan.

Schedule of Benefits — an easy-to-follow coverage chart
Summary of Benefits and Coverage (SBC) — answers common coverage questions
Summary Plan Description (SPD) and Plan Document — detailed coverage, exclusions and requirements
Summaries of Material Modifications (SMMs) — changes to the original SPD
TIP: Press Ctrl + F (Windows) or Command + F (Mac) to search a Plan document.

## SOUTHWEST SERVICE ADMINISTRATORS (SSA) FORMS

On the Plan page, scroll to the bottom for Plan forms. Complete applicable forms and return them to the Fund Office for submission to SSA.

# 5 THINGS TO DO BEFORE A MAJOR MEDICAL PROCEDURE

## 1 CALL THE FUND OFFICE

Call Member Services at 708-482-0110 to understand your coverage and applicable requirements before scheduling.

## 2 VERIFY YOUR PROVIDERS AND FACILITY ARE IN-NETWORK

Confirm both the provider(s) and facility participate with BCBS. Visit www.bcbsil.com or call 800-810-2583. Accepting insurance does not necessarily mean in-network.

## 3 ASK ABOUT PRIOR AUTHORIZATION

Have your provider contact Conifer Health at 844-213-5660 about applicable prior authorization requirements.

- Non-urgent decisions: up to 14 days
- Urgent decisions: up to 72 hours

IMPORTANT: Prior authorization is NOT a guarantee of payment. Claims remain subject to Plan terms and eligibility.

## 4 CHECK THAT REQUIRED FORMS ARE COMPLETE

- Coordination of Benefits (COB) information
- Accident/Injury Form — even for an injury not caused by an accident
- Short Term Disability forms, when applicable

Missing forms or information may delay claim processing.

## 5 KNOW WHAT TO EXPECT AFTER YOUR PROCEDURE

Keep your Explanation of Benefits (EOBs) and provider bills. Compare them to confirm what you owe. If something looks wrong, contact Member Services before paying a questionable bill.

A Conifer Personal Health Nurse may call to check on you. This benefit is provided at no additional charge and can help answer questions and coordinate with your providers.

## QUESTIONS? WE'RE HERE TO HELP!

Know your benefits before you need them. A quick call today may prevent headaches tomorrow.

**KEEP THESE NUMBERS HANDY**

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