

HARRISON ELECTRICAL WORKERS TRUST FUND

www.harrison.aibpa.com

Spring 2008

Expanded Provider Networks - Giving You Better Access to Physicians and Facilities

If you're on the Trust Plan and live in Oregon or Southwest Washington or you're covered under the Providence Open Option Plan, you now have better access to network physicians, thanks to an expansion of the Providence Preferred PPO Network.

The Providence Preferred PPO Network is the PPO network for Trust Plan participants who live in Oregon and Southwest Washington, and Providence Open Option Plan participants outside of the Portland Metro area, and it now offers more providers and covers more territory than before.

Most Oregon counties (excluding Klamath and Curry) are now covered by either Providence's Exclusive Provider Organization (EPO) or PPO Network.

Trust Plan participants outside of Oregon and Southwest Washington are covered by the MultiPlan Network.

Saving You Money

Visiting Providence Preferred physicians, providers and facilities saves you money because your out-of-pocket expenses are at least 10% lower. Most of the time you'll save even more because the Plans have negotiated lower rates with network providers. Non-network providers can (and typically do) charge more than the negotiated rates for the same services.

Finding Providence PPO Providers on the Web

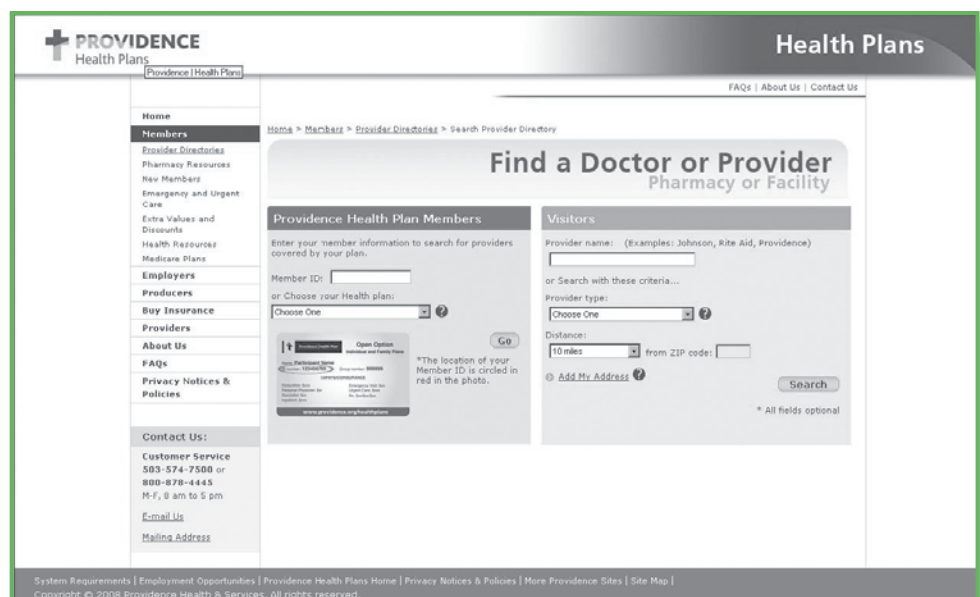
The Providence Health Plans website is your best bet for finding Providence PPO network providers. Go to: www.providence.org/healthplans/members

Once in the site:

- Click on the "Provider Directories" button on the left hand side of the screen
- Click the "Search Provider Directory" button in the center of the screen
- Under Providence Health Plan Members go to "Choose Your Health Plan" (See screen shot):
 - Trust Plan participants pick "Providence Preferred (PPO)"
 - Providence Open Option Plan participants choose "Open Option"
- Choose a facility or physician by putting in your ZIP Code or your city and state.

Help Finding Network Providers

If you need assistance finding Providence Network Providers, please contact Providence Preferred at 800-793-9338



Summer Time is a Good Time for Wellness Program Visits

As warm weather approaches, we all become a bit more active. As a result, there's no better time to get a checkup on your physical health.

No matter which plan you are covered by – the Trust Plan, the Providence Open Option Plan or Kaiser Permanente – Wellness Program exams are available to you.

The Wellness Program consists of a complete physical examination, including preventive and assessment testing, conducted by a physician.

Physician-provided Wellness Program exams include:

- Complete medical history
- Complete blood count
- Cholesterol and urinalysis
- Vision exam
- Written report and follow-up session for risk-factor management (one-on-one counseling to help you learn to manage any potential risks factors found in your exam – for instance, learning to eat healthier or ways to reduce cholesterol or lower your blood pressure).

Low Exam Prices

The price is right for this comprehensive exam: only \$50 per exam. If you get your exam from the Oregon Wellness Program in Portland, you pay just \$25. And you pay NOTHING if you go to the Oregon Wellness Program, you are over 40, and it is your first visit to the program.

If you're covered under the Trust Plan, the Wellness Program is your only Trust-provided physical exam option. (Physicals aren't covered under the Trust Plan.) Because it's a separate benefit, the Wellness Program exam has only a copay – and no deductible.

Wellness Plan Information and Appointments

For more information or to schedule an appointment, contact one of the Wellness Program locations listed in the directory on the back page.

Clearing Up Partial and COBRA Payment Due-Date Confusion

Did you fail to work enough hours to grant you a month's coverage and wonder how and when to make a partial payment? Or did you receive a partial payment notice in the mail and wonder why? Here is a summary of the payment rules to clarify when partial payments and COBRA payments are due.

All partial payments are due to the Trust Office no later than the 10th of the month for which the coverage is being granted. For instance, if you didn't work enough hours in April and you have a partial payment due for June, your June payment is due by June 10.

Rules for COBRA payments are different from partial payments. COBRA payments are due on the first of the month for that month's coverage (the June payment is due June 1); however, there is a 30-day grace period for COBRA payments.

If it is the first month for which you are electing COBRA, you have 60 days to make the COBRA election and 45 days from the date of the COBRA election to make the first payment. However, when you make that payment, you must pay for the months of coverage since your last covered month. For instance, if your coverage ended April 30, you have until June 30 to elect coverage and until August 15 to make the first COBRA payment. If you wait until August 15 to make the first payment, the payment would be for May, June, July and August coverage. (You can elect and make COBRA payments sooner if you'd like.)

Please note that until the COBRA payment or the partial payment is received at the Trust Office, you will not show as being covered if you are trying to get healthcare services or prescription drugs. If you have a prescription to pick up or a vision appointment, be sure to note that along with your payment so those systems are updated immediately.

Questions and Assistance

If you need further assistance with partial payment or COBRA rules, please contact Harrison Trust Client Services at 800-547-4457 ext. 1679.

Nurse Helpline Available 24/7

Got a cough, and you are unsure if you should go see the doctor? Need to know possible side effects of an over-the-counter medication?

If you are on the Trust Plan, you can contact the Nurse Helpline 24 hours a day, seven days a week, for non-emergency questions regarding you and your family's health. Just call 800-541-0000, and your call will be answered by a Registered Nurse (RN), who can answer your medical questions.

Both Kaiser and Providence offer similar nurse advice services:

Kaiser: Weekdays: Call your Kaiser medical office
Other times: 503-813-2000 or 800-813-2000

Providence: RN Medical Advice Line
503-574-6520 or 800-700-0481

The Harrison Website Gives You Easy Access to Personalized Benefits Information

The Harrison Trust has online resources so you can find out about plan rules and get personalized information about your eligibility, claims status and your out-of-pocket expenses.

You can log into your account or sign up for an account by going to <http://harrison.aibpa.com>.

While you are on the Harrison website, be sure to check the other pages with lots of information regarding you Health and Welfare benefits, including information on retiree benefits, the Harrison Flexible Benefits Plan and the Electrical Industry Drug-Free Workplace.

To see your personal benefits information:

- Click on the "Active Employee Menu" button
- Click on the "Access My Account" button
- Click the "My Account Link" in the center of the page. If you are a new user, click on the "New User" link (on the right) and follow the directions for signing up for the first time.

Once you've logged in, you'll be able to see your eligibility information. If you are on the Trust Medical or Dental Plan, you can view claims paid at the Trust Office and download Explanations of Benefits (EOBs) for your records.

Fred Meyer Stores Offer Hundreds of Generic Drugs for Just \$4

Fred Meyer is giving you hundreds of reasons to buy your prescription drugs at their stores. Fred Meyer is offering hundreds of generic prescriptions for just \$4 each for a 30-day supply. You can get a 90-day supply of those same generics for just \$10.

Some of the drugs included on the \$4 generic list include: Prednisone, antibiotics like Amoxicillin and Doxycycline, and the blood pressure medication Atenolol.

For a full list of the drugs available, please visit the Kroger (Fred Meyer's parent company) website at <http://www.kroger.com/generic/pdfs/medicationlistalpha.pdf>.

To locate a Fred Meyer pharmacy near you, visit the Fred Meyer website at www.fredmeyer.com.

Important Phone Numbers

Questions about eligibility for coverage, premiums, reserve accounts, and information booklets, call:

A&I Benefit Plan Administrators (Trust Office)

In Portland 503-224-0048 ext. 1679
Outside Portland 800-547-4457 ext. 1679

Trust Medical Plan (www.harrison.aibpa.com)

Questions about claim payment, claim forms, and benefit information:

Call the Trust Office
In Portland 503-224-0048 ext. 1618
Outside Portland 800-547-4457 ext. 1618

Providence Preferred Network

For Oregon and SW Washington
(www.providence.org/healthplans/members;
Provider Directory: select "PPO")
800-793-9338

MultiPlan PPO Network

Outside Oregon and SW Washington
(www.multiplan.com; select "PPO")
Questions about preferred providers, call:
800-546-3887

Kroger Prescription Plans

(Trust Plan Pharmacy Information)
866-957-6437

PPS Mail Order Pharmacy (www.ppsrx.com)

800-552-6694
800-723-9023 (fax)

Innovative Care Management

For hospital precertification, call:
800-862-3338

Nurse Helpline

800-541-0000

Providence Health Plan

(www.providence.org/healthplans/members;

Provider Directory: select "Open Option")
Questions about benefit information, call:
In Portland 503-574-7500
Outside Portland 800-878-4445

RN Medical Advice Line

In Portland 503-574-6520
Outside Portland 800-700-0481

Kaiser Permanente (www.kp.org)

Questions about benefit information and ID cards, call:
In Portland 503-813-2000
Outside Portland 800-813-2000

Trust Dental Plan

Questions about claim payment, claim forms, and benefit information:

Call the Trust Office
In Portland 503-224-0048 ext. 1659
Outside Portland 800-547-4457 ext. 1659

Willamette Dental

(www.willamettedental.com)
In Portland 503-644-6444, option 8
Outside Portland 800-460-7644, option 8

Willoughby Hearing Aid Centers

To schedule a test or fitting, call:
800-547-1949

Vision Service Plan (www.vsp.com)

Questions about vision benefits and vision claims, or to request a Vision Plan Provider Directory, call VSP:
800-877-7195

Employee Assistance Program

(www.providence.org/eap)
To speak to a counselor or make an EAP appointment, call:
In Portland 503-215-3561
Outside Portland 800-255-5255

Wellness Program

Oregon Wellness Clinic in Portland

Saturday appointments available

In Portland 503-241-9593
Outside Portland 800-977-5633

Providence Medford Center for

Occupational Medicine

541-732-5554

Bay Clinic Wellness

For Southern Oregon Coast
541-269-0333 ext. 251

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