

# HARRISON ELECTRICAL WORKERS TRUST FUND

www.harrisonbenefits.org

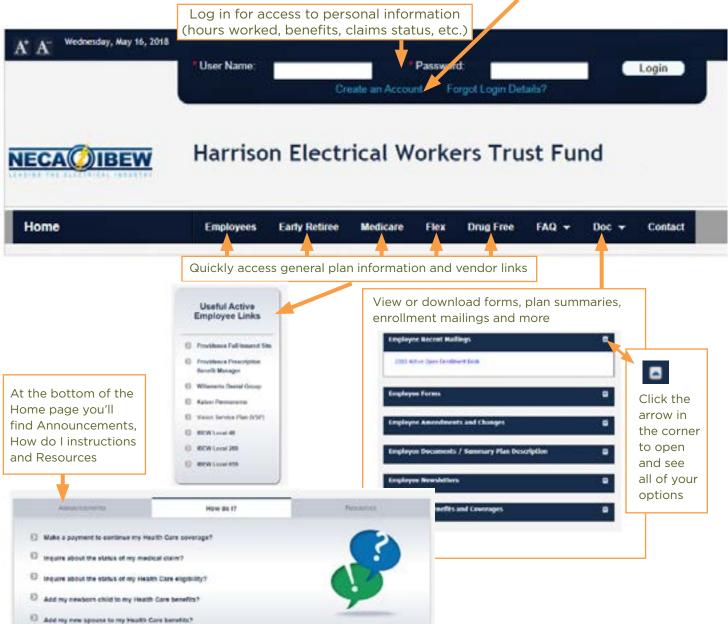
### June 2018

## New and Improved Harrison Trust Benefits Website

We've recently launched a new mobile enabled benefits website for the Harrison Trust members at www.HarrisonBenefits.org. We encourage you to explore the new website and take advantage of its many convenient features. We've highlighted some of our favorite features below. **Registration is required** to access your personal information, such as work hours and Trust Plan claims. Click Create an Account to get started.

When you register you'll need your member ID number (from the 4/27/2018 registration letter from the Trustees).

If you haven't received the letter, contact the Trust Office and a new one will be mailed.



# Reading the New Trust Plan EOB

An explanation of benefits (EOB) is not a bill. An EOB is a summary of the benefits you received from the Harrison Electrical Workers Trust Fund (the Plan), sent to you whenever you go to the doctor or use the Plan for healthcare services or products. The EOB details how much the Plan paid the provider, any out-of-pocket charges you may owe the provider, and your right to appeal if the Plan didn't cover something you thought it should (called an adverse benefits determination).

## **Paying the Provider**

Date of service

2 and 3 are insurance industry billing codes for the service you receive.

<sup>6</sup> The provider (doctor, clinic, facility, etc.) that provided the services and billed the Plan.

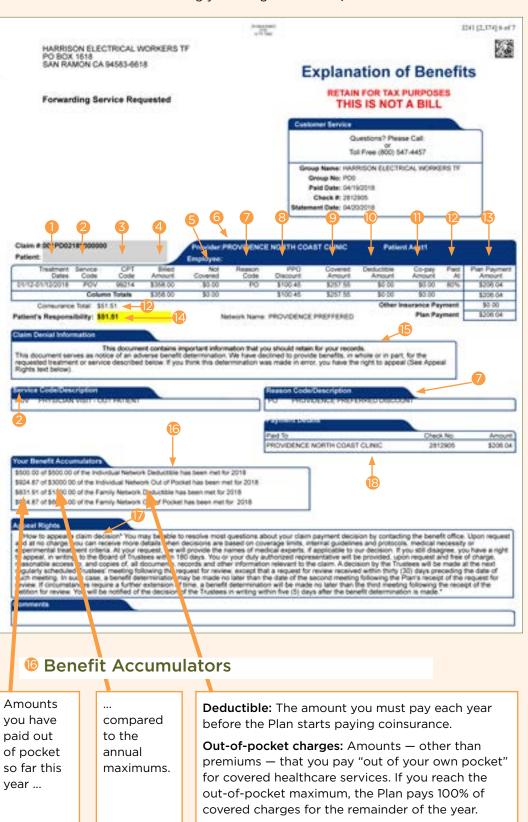
(B) The amount the Plan paid that provider.

## Adverse Benefits Determination and Appeals

**(5)** Lists amounts billed for any service you received that the Plan does not cover. Examples include duplicate charges (which would be paid only once) and charges from an out-of-network provider above the maximum amount the Plan pays. (In this example, \$0.00 means the service is covered.)

Because the EOB shows any amounts you may have to pay a provider or if the Plan didn't cover a services you received, the EOB could be considered an adverse benefits determination. This is important because you have the right to appeal an adverse benefits determination.

If you think the Plan should have paid more than it did, you have the right to ask the Trust Office to reconsider their decision ("appeal the claim") by following the procedure described here.



### How Your Out-of-Pocket Charge (the "Patient **Responsibility**" Amount) is Calculated:

| 4 The provider's regular charge for the service   | \$358.00  |
|---|-----------|
| 8 The discount from the provider because it's an in-network PPO provider (7 reason for discount)  | -\$100.45 |
| 9 Covered charge (\$358.00 - \$100.45)  | \$257.55  |
| <ul> <li>Amount applied to the deductible</li> <li>(In this example, the deductible has been met, see (6))</li> </ul>   | \$0       |
| <ol> <li>Reduction for the copay<br/>(Copays are set amounts usually paid for prescriptions or<br/>office visits when you receive the service; in this example,<br/>there is no copay)</li> </ol> | \$0       |
| Particular Structure (2) The coinsurance percentage the Plan pays<br>(based on the service received and whether the<br>provider was in-or out of network)   | 80%       |
| 😢 The amount the Plan paid (\$257.55 x 80%)   | \$206.04  |
| Patient responsibility: the amount you owe the provider<br>(\$257.55 - \$206.04)  | \$51.51   |

## Trust Office on the Move

In late June, the Trust Office is moving to South Portland. Our new address will be:

Harrison Trust BeneSys, Inc. 5331 SW Macadam Ave #220 Portland OR 97239

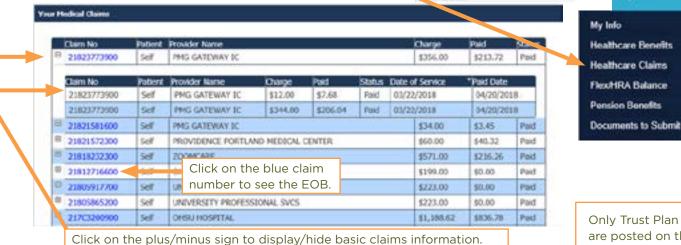
Harrison Electrical Workers Trust Fund

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# Viewing Trust Plan EOBs and Claims on the New Website

If you're covered by the Trust Plan, you can access your EOBs and see the payment status on healthcare claims.

- Go to www.HarrisonBenefits.org and log in.
- From the My Benefit drop-down menu, click Healthcare Claims.
- A list of claims will display:



Keep in mind:

- To see your Trust Plan EOBs, the pop-up blocker must be turned off in your browser (Explorer, Chrome, Safari, etc.) settings.
- While payment information is available for claims paid in last 24 months, currently online EOB's are available only for claims paid since January 1, 2018.

Only Trust Plan EOBs are posted on the Harrison website.

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My Benefit \*

- To see Kaiser EOBs. go to www.kp.org.
- To see Providence EOBs, go to www.providence.org (select MyChart).

Harrison Trust BeneSys, Inc. 5331 SW Macadam Ave #220 Portland, OR 97239

## Benefit Contacts

### TRUST MEDICAL AND DENTAL PLAN

#### **Trust Office**

- www.harrisonbenefits.org (web)
- harrison@benesys.com (email)
- > 503-224-0048 (Portland)
- > 800-547-4457 (Outside Portland)
- For medical eligibility and more, ext. 1679
- For medical claims, ext. 1618
- For dental, ext. 1659

#### **Hospital Precertification and Disease Management**

Innovative Care Management

- > www.innovativecare.com
- > 800-862-3338

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> 800-971-2680

#### Pharmacy (retail, mail order, specialty)

- https://healthplans.providence.org/members/member-groups/ harrison (Harrison Trust's page)
- > www.myProvidence.org (Your private account)
- > 503-574-7500 (Providence Rx Portland)
- > 877-216-3644 (Providence Rx Outside Portland)
- > 800-552-6694 (Mail Order-Postal Prescription)
- > 800-635-3070 (Mail Order-Walgreens)
- > 503-962-1700 (Specialty Pharmacy-Credena Health)

#### **PROVIDENCE HEALTH PLAN**

- > www.Providence.org/health\_plans
- > 503-574-7500 (Portland)
- > 800-878-4445 (Outside Portland)
- > 800-700-0481 (RN Advice Line)

#### **KAISER PERMANENTE**

- ➤ www.kp.org
- > 503-813-2000 (Portland)
- > 800-813-2000 (Outside Portland and Nurse Help Line)

#### WILLAMETTE DENTAL

- > www.willamettedental.com
- > 503-644-6444 (Portland)
- > 800-460-7644 (Outside Portland)

#### **VISION BENEFITS (VSP)**

- > www.vsp.com
- > 800-877-7195

#### **HEARING AIDS**

Willoughby Hearing Aid Center > 800-547-1949

#### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Cascade Centers

- > www.cascadecenters.com
- ▶ 800-433-2320