

HEALTH FUND HAPPENINGS



North Central States Regional Council of Carpenters' Health Fund

Welcome to Health Fund Happenings!!

Welcome to your quarterly Health Fund Happenings Newsletter. Each issue will contain important information related to benefits offered to you and your dependents, programs available, and additional announcements provided by the Health Fund.

For complete Plan information, please reference your Summary Plan Description/Plan Document, Health Fund Notices, scan the QR Code below, or visit the Health Fund website at: www.ncscbf.com.



What's Happening?

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DEPENDENT AUDIT RESULTS

As many of you know, in an effort to manage medical claims costs and to verify that all enrolled dependents meet the eligibility requirements of the Plan, the Health Fund Board of Trustees conducted a dependent eligibility verification audit in 2025. The Board is pleased to provide you with this report on the results.

The Fund developed and mailed communications to 3,711 participants with 7,803 dependents enrolled in the Plan. At the conclusion of the project, 1,191 dependent children and 495 spouses were removed from coverage. While the majority of ineligible children and spouses resulted from failure to provide required documentation, the dependent audit also uncovers previously unreported divorces, deaths, and other changes in dependent status.

By removing ineligible dependents from the Plan, the Trustees are able to reduce Health Plan costs for participants.

IN-PERSON QUICK CARE OPTIONS

Convenience Care Clinic (\$)

- *Minor injuries
- *Mild vomiting and diarrhea
- *Allergies
- *Urinary tract infections
- *Pink eye
- *Rashes
- *Sinus or ear infections
- *Sore throat

Urgent Care (\$\$)

- *Animal and insect bites
- *Severe asthma symptoms
- *Mild vomiting and diarrhea
- *Minor burns or cuts that may need stitches
- *Sprains, strains, and minor fractures

Emergency Room (\$\$\$+)

- *Severe pain, especially in the chest or upper abdomen
- *Uncontrollable bleeding
- *Difficulty breathing, speaking, or walking
- *Fainting or dizziness
- *Severe trauma or serious injuries



ONLINE CARE OPTIONS - TELADOC HEALTH

Teladoc Health is the Health Fund’s Preferred Provider Online Physician Visit Program. You and your Dependents can consult with a U.S. board-certified doctor or nurse practitioner 24/7 through Teladoc Health in lieu of an in-person visit. You can use Teladoc Health for common health conditions such as:

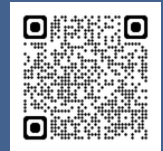
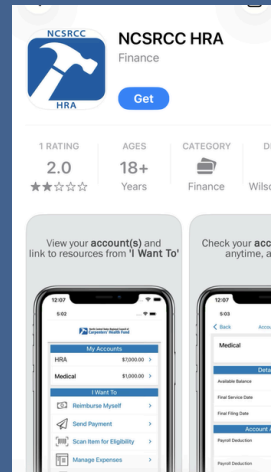
- Urinary tract infections
- Mild cold and flu
- Mild vomiting and diarrhea
- Mild fevers and headaches
- Pink eye
- Rashes
- Sinus or ear infections
- Sore throat

Whether you use a mobile device or a computer with a webcam, you can have face-to-face consultations without the need for appointments, driving, or waiting at an urgent care center.

While not intended to replace your primary care physician, Teladoc Health serves as a convenient alternative when your regular doctor is unavailable. To get started, download the app from the App Store® or Google Play™, or visit teladochealth.com for more information.



www.ncscbf.com



Participant Web Portal

Saving and Submitting Your Statements for HRA Claims on the NCSRCC HRA Mobile Application

Remember! Some HRA debit card claims must be substantiated after the transaction. Be sure to save your Explanation of Benefits (EOB) or itemized statements for these services when an EOB is not issued, such as prescription drugs or vision hardware, whenever you use your HRA debit card.

It is very important to provide any outstanding documentation required for your HRA debit card claims before the end of the year to avoid a tax liability. The debit card provider, WEX, offers a mobile app (NCSRCC HRA) to help you manage your HRA benefits. The app allows you to file a claim and take or upload a picture of your supporting documents for a new or existing claim.

Please submit your claims documentation only via the mobile app or web portal. Debit card claims should not be submitted via email.

ONLINE CARE OPTIONS - SWORD VIRTUAL PHYSICAL THERAPY



The Plan offers alternative ways of obtaining care such as online/internet-based physician visits. An option available for virtual care is the Sword Health physical therapy program. Sword Health is a physical therapy program that you can use at home. If your Physician prescribes you physical therapy, you can enroll in the Sword Health program.

For additional information regarding this program, please contact the Fund Office at 1-800-424-3405.

HEALTH FUND RESOURCES AND CONTACT INFORMATION

Health Fund Eligibility, Self-Payments and COBRA	Fund Office (Wilson-McShane)	715-835-3174 800-424-3405 (toll-free)
Death & Accidental Dismemberment Claims, Health Reimbursement Arrangement (HRA), Short Term Disability Claims	Fund Office (Wilson-McShane)	715-835-3174 800-424-3405 (toll-free)
Medical Claims & Billing, Inpatient Pre-Certification, Provider Network Status, Hearing Claims	Independence Administrators (IA)	833-242-3330 (toll-free)
Pharmacy Claims & Network	Express Scripts	800-939-3753 (toll-free)
Medicare Retiree Claims & Network	RetireeFirst	715-280-8147 855-267-6100 (toll-free)
Vision Claims	BlueView/EyeMed	866-723-0515 (toll-free)
Dental Claims	Delta Dental of WI	800-236-3712 (toll-free)
Dental Claims	CarePlus Dental	414-771-1711
Patient Advocacy & Large Case Management	TEAM	800-634-7710 (toll-free)
Physical Therapy Program	Sword	888-492-1860 (toll-free)

