



Benefits Seminar

October 9th & 10th, 2024

Nashville, Tennessee



Agenda

Welcome

**State of the
LINECO Fund**

**Health &
Union
Benefits in
America**

**Eligibility
& ERTS
Reciprocal
Reminders**

**Strategic
Partners
Panel Session**

Lunch Break

**Medical &
Dental
Benefit Review**

**Health
Reimbursement
Account (HRA)**

PM Break

**Retiree
Program
Overview and
Updates**

**LINECO.org
Member Portal
Demo**

ELIGIBILITY & ERTS UPDATE – RECIPROCAL REMINDERS

Kevin Chesniak, Fund Administrator, LINECO

Jennifer Calcagno, Reciprocal Coordinator, LINECO

Eligibility and collection of working hours are critical to OUR SUCESS

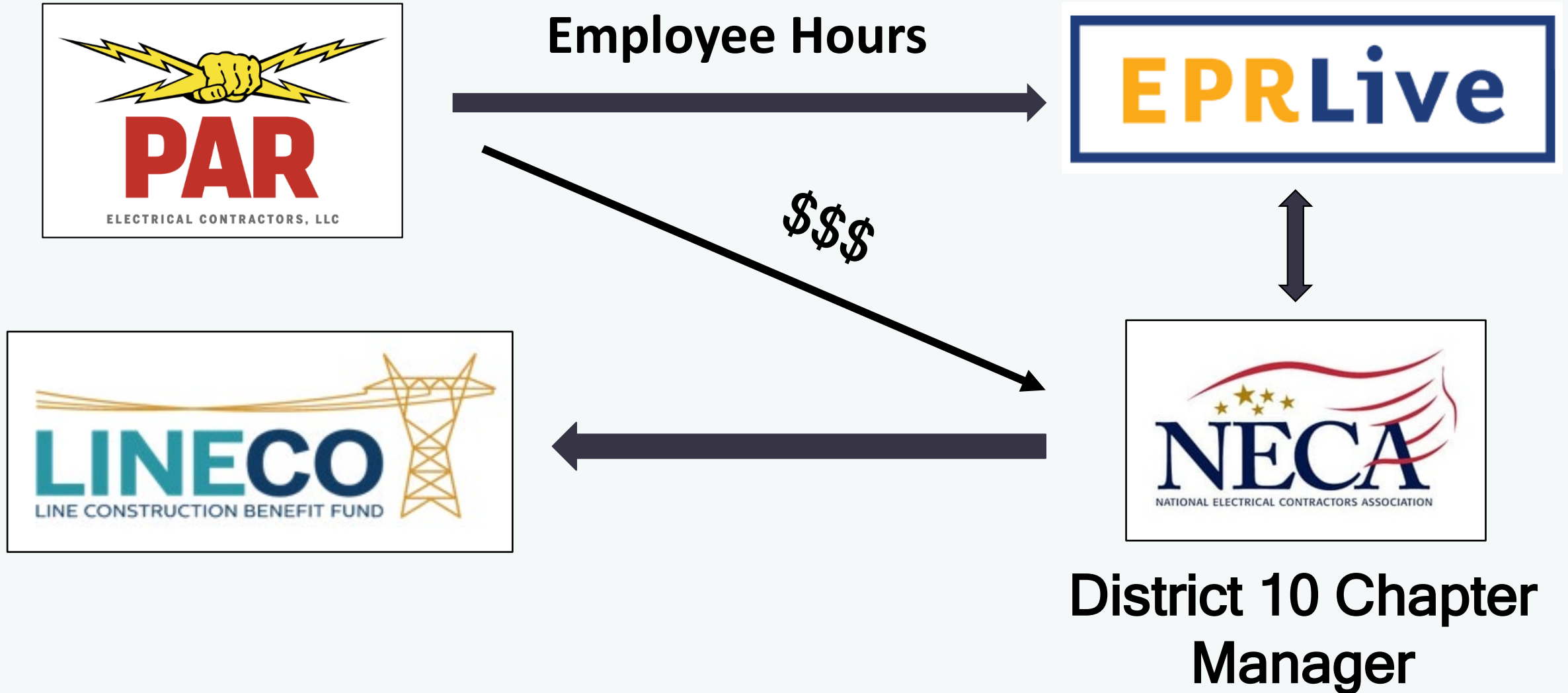
Coordinated Cooperation Between:

- Contractors
- NECA – District 10
- IBEW – ERTS System
- EPR.LIVE – reporting software
- LINECO

Eligibility



Monthly Eligibility Workflow



Eligibility - LINECO's Coverage Area

98 IBEW Local Unions that Participate in LINECO

700+ NECA Contractors Participating in LINECO

Outside Locals that do NOT participate in LINECO:

- IBEW Local 104 – Boston, MA
- IBEW 1049 – Long Island, NY
- IBEW 1249 – Syracuse, NY
- IBEW 9 – Chicago, IL

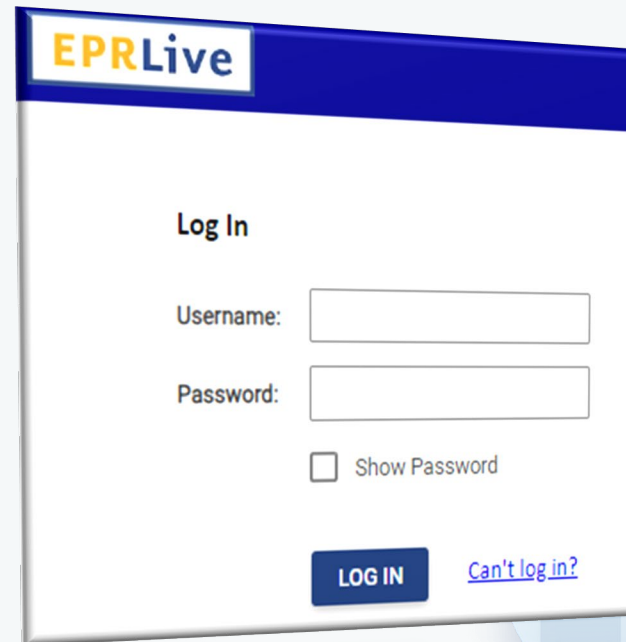
It is CRITICAL that a member's ERTS is appropriately updated with LINECO so that we can receive work hours and a member can maintain eligibility.



Monthly Contribution Reporting

Participating NECA chapters:

- Northwest Line Constructors
- Southwestern Line Constructors
- Western Line
- Missouri Valley Line
- American Line Builders
- Southeastern Line Constructors
- Northeastern Line



EPRLive

Log In

Username:

Password:

Show Password

[LOG IN](#) [Can't log in?](#)



Important!

Complete the Online Enrollment Form

www.lineco.org



LINECO
LINE CONSTRUCTION BENEFIT FUND

Benefits Forms Find Care News & Announcements Help Log In

Line Construction Benefit Fund

Providing a comprehensive suite of Health and Welfare Benefits to IBEW and NECA outside electrical construction families since 1963.

Find What You Need, Fast

Member Provider

View My LINECO Dashboard Find Care Check My Eligibility Claims Search

Enroll Yourself and Your Family in LINECO

If you're a new LINECO member, or adding to your family, complete the safe and secure online enrollment process now.

Enroll in LINECO

Employees

Initial eligibility requires 125 hours of work in one month

January hours = March eligibility

Continue eligibility if work 125 hours per month



Dependents (Spouse & Children)



- **Spouse** : Need certified marriage certificate
- **Children**: Need birth certificates / legal documentation

Children covered up until age 26*

- Natural or Adopted Child
- Step Children
- Foster Children

**Permanently and totally disabled Children covered past age 26*

Rollback Eligibility Benefit

This benefit helps you keep coverage if you do not work 125 hours during a month.

You may still be eligible as long as you have averaged at least 125 hours per month for a period looking back for up to 12 months.

If a member is working steady hours the rollback rule will usually give them 1 – 3 months cushion into the future.





Rollback Benefit Example

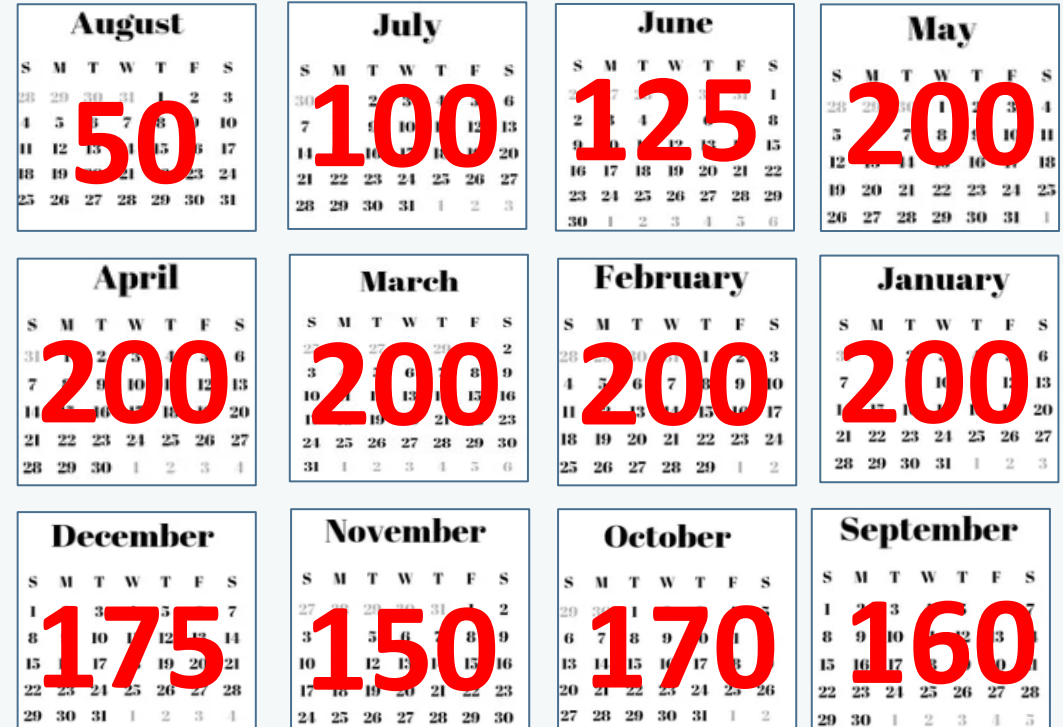
To be eligible for October normally you need at least 125 hours worked in the month of August.

The months that are used to determine eligibility for the month of October 2024 are August 2024 – September 2023.

This member only worked 50 hours in Aug BUT because he averaged over 125 hours for the previous 12 work months, he is eligible.

Rollback Period:
Previous 12 work months

Benefit Month: October 2024



Average = 161

If the Total hours worked in the rollback period are
An average of 125 hrs or more,
the member is Eligible for October.



Rollback Benefit Example

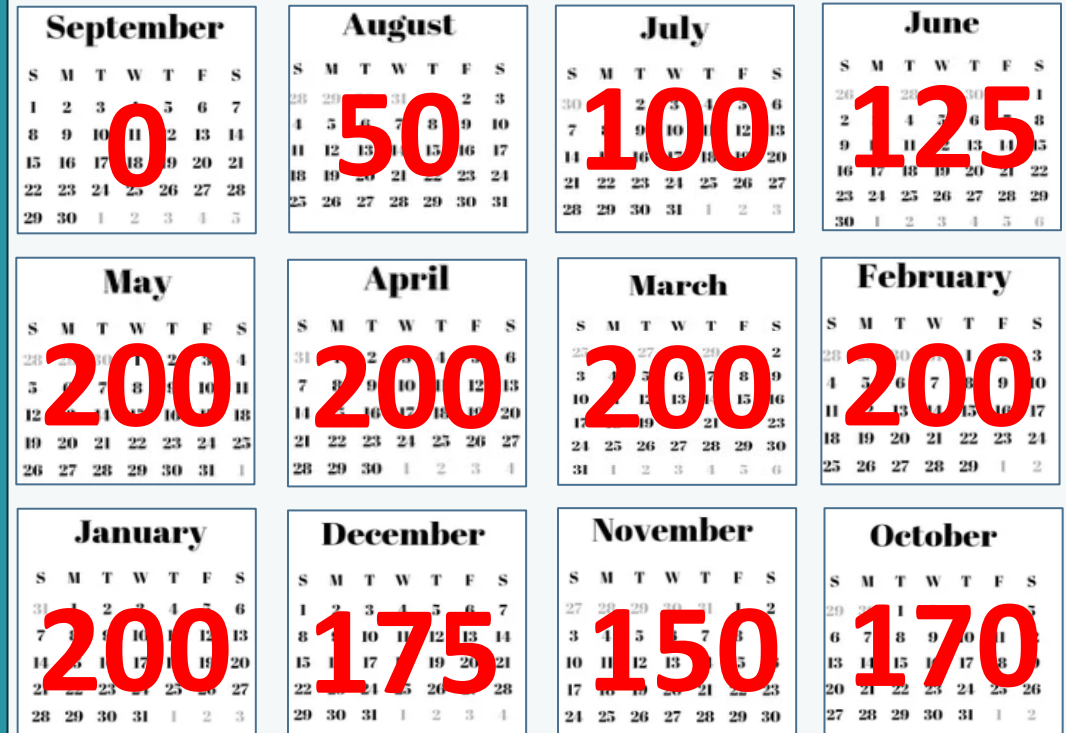
Every time we enter a new benefit month the oldest month falls off the end of the Rollback period.

The months that are used to determine eligibility for the month of November 2024 are Sept 2024 – October 2023.

Even though this member worked 0 hours in September, they are eligible due to the Rollback Benefit.

Rollback Period:
Previous 12 work months

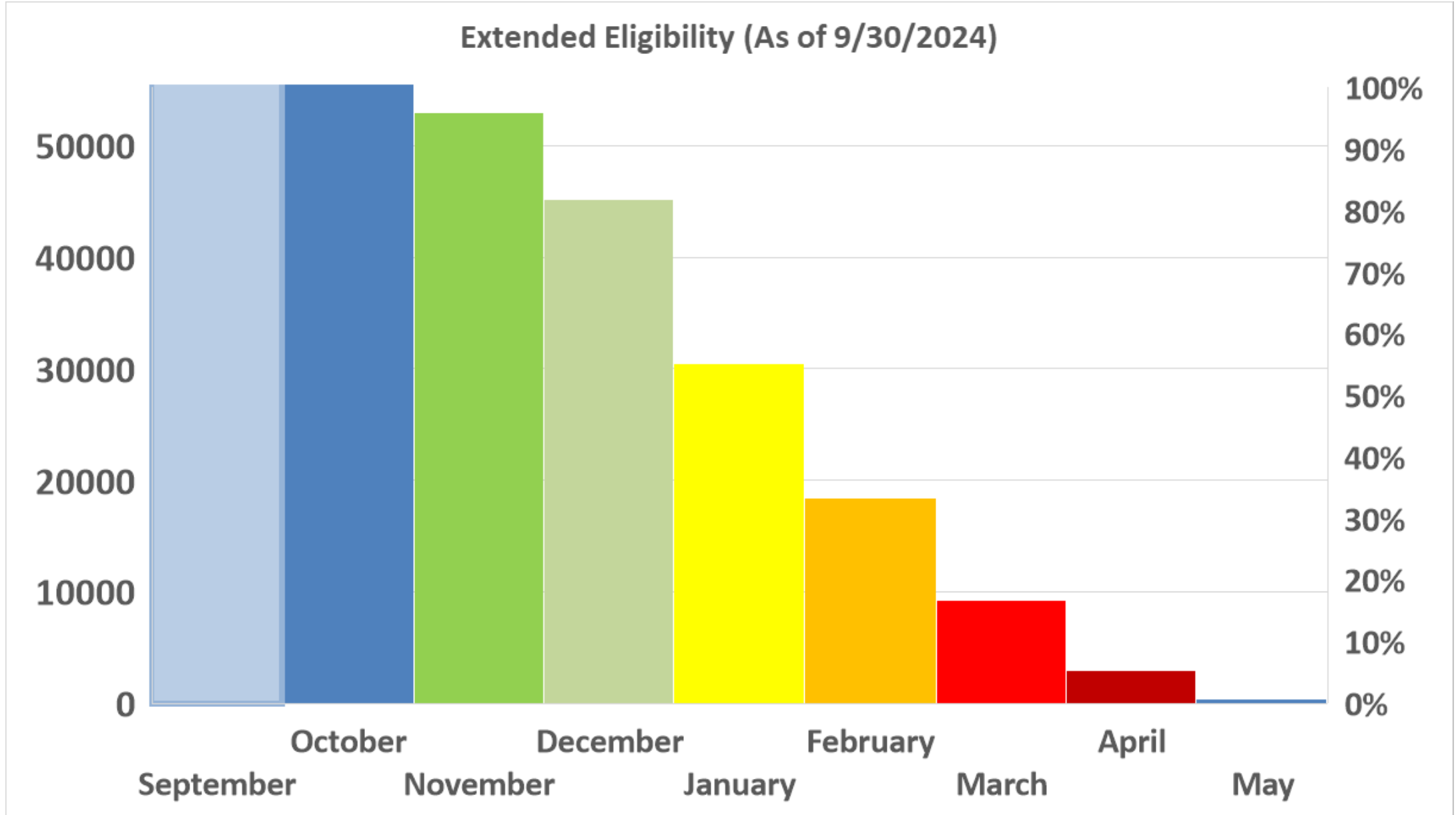
Benefit Month: November 2024



Average = 148

If the Total hours worked in the rollback period are average of 125 hrs or more, the member is Eligible for November.

Current Extended Eligibility Due to Rollback



Opting Out

Allowed for a spouse / dependent to “opt – out” of LINECO for other insurance purposes provided by another group health plan.

- Must notify the LINECO Fund Office and provide proof of other coverage.
- Allowed to reinstate LINECO only within 30 days of other coverage ending.
- If opting out for State Medicaid or CHIP program, by law, we will allow a 60 day window to reinstate LINECO.



Both can be paid online with a credit card, with the HRA (phone), or by mail.

COBRA

COST

Modified March 1st yearly:
Medical Only: \$1,090 / \$1,565 REA
Medical, Dental, Vision: \$1,163 / 1,648 REA
Medical, Dental, Vision, Life: \$1,169

DUE DATE

Initial: 60 days to elect + 45 days to pay.
Ongoing: Due 1st of Benefit Month

LENGTH

Member: 18 months (29 if disabled)
Dependents: 36 months

CONSIDERATIONS

125 hours towards rollback
Affect on retirement
Not refundable.

SHORT HOURS

COST

160 hours – hours worked x \$7.25

DUE DATE

15th of each Benefit Month

LENGTH

6 consecutive months

CONSIDERATIONS

Must be eligible in month
Prior
Lose rollback accumulation.
Affect on retirement.
Refundable

Special Eligibility Situations

Non Bargaining Members

- Application process to BOT
- Report 160 hours for ALL non bargaining employees working > 90 hours a month.

Rural Electrical Associations

- Application process to BOT
- Contribution rate is \$9.43/hour and must report 174 hours each month.
- No Weekly Income or Life Insurance Benefit Extended.

Electronic Reciprocal Transfer System (ERTS)

Developed by the IBEW to allow benefits to follow the traveling member.

Member must register on-line at their IBEW Local Union to designate a Home Fund.

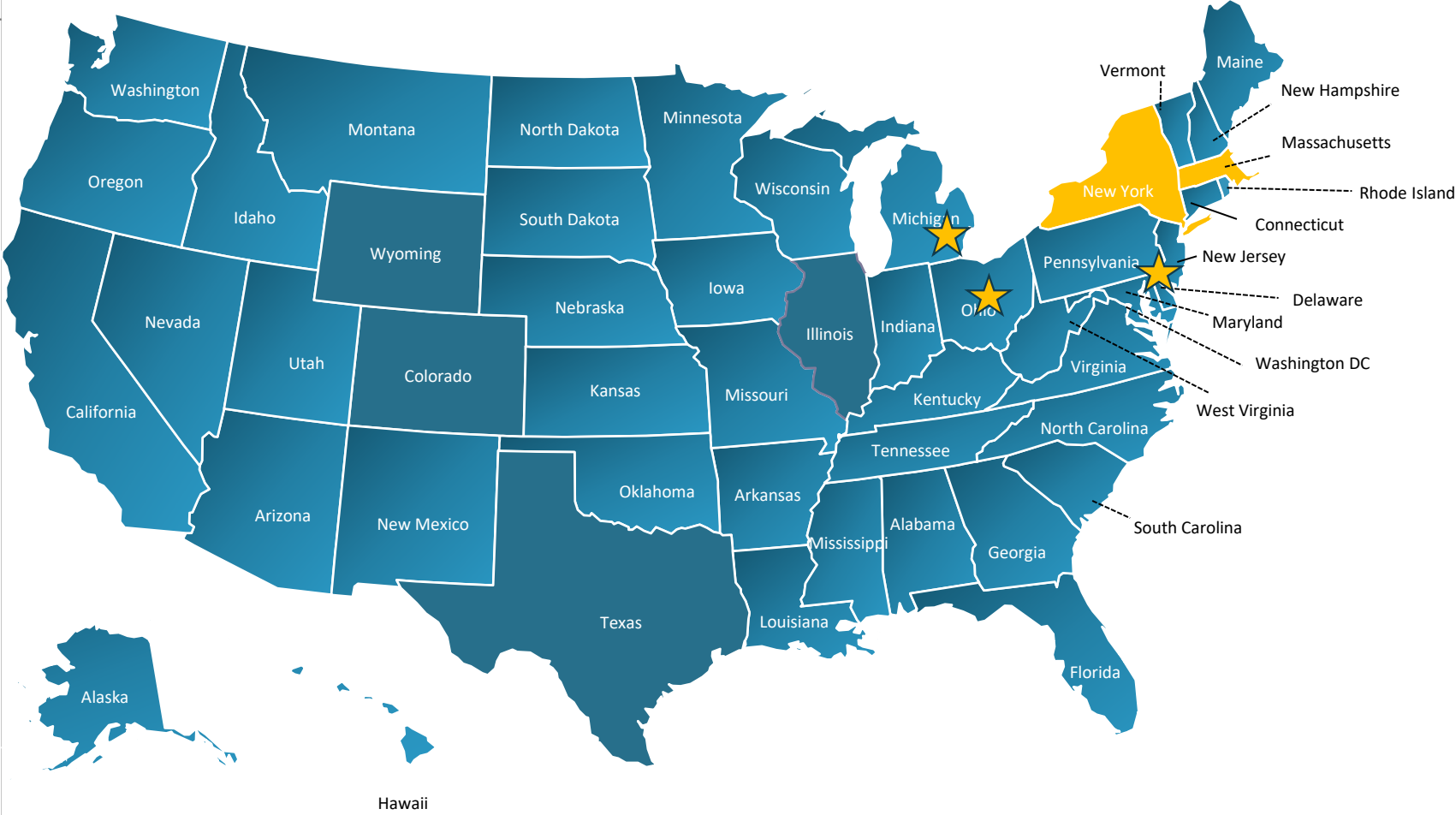
When employee travels out of home fund's jurisdiction, reciprocating Local Union needs to be advised that employee cleared into their jurisdiction.

 **LINECO Does Not Accept "Inside Electrician" Transfers In**

Eligibility- Inbound Reciprocity 2024 YTD



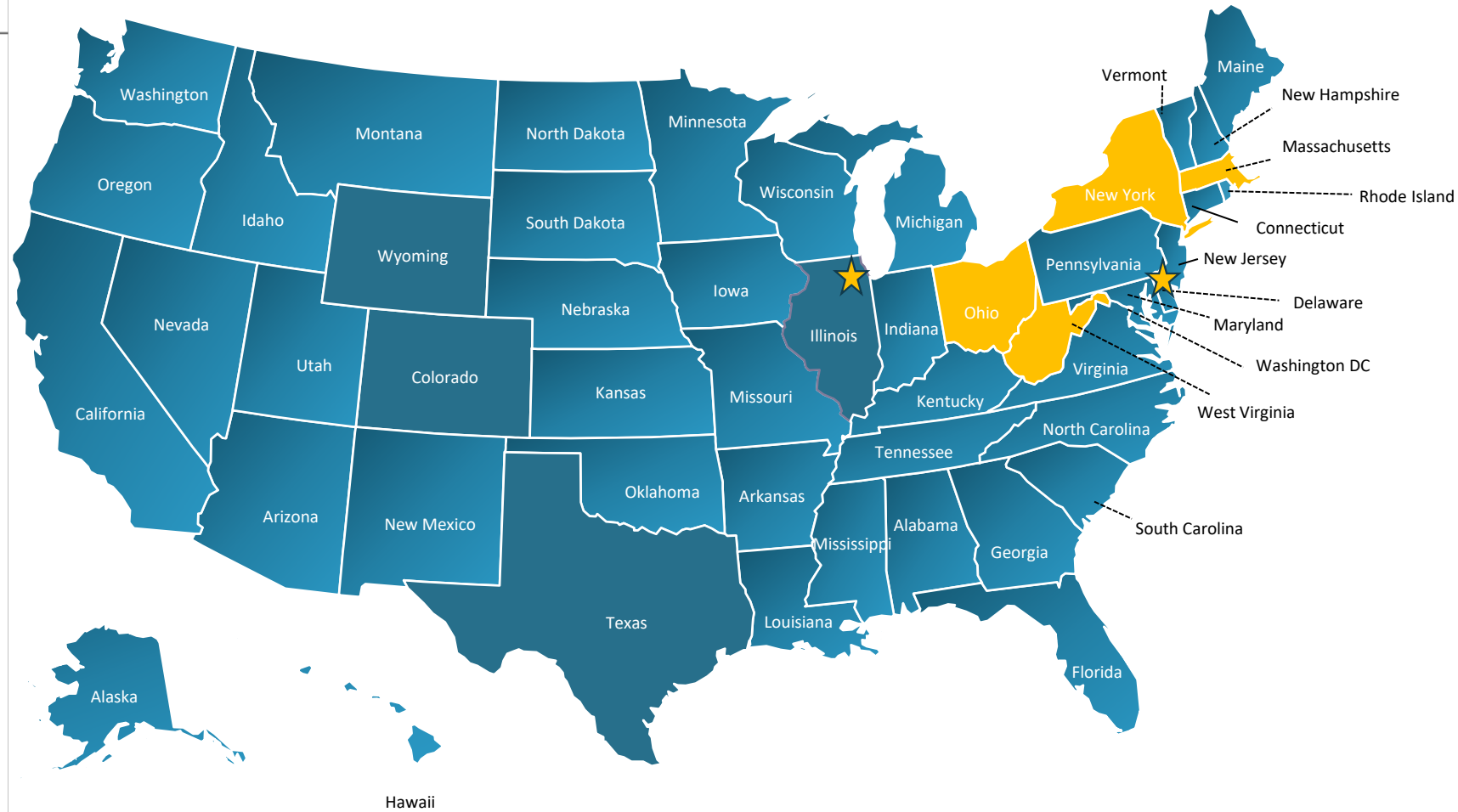
Fund	Hours
IBEW LOCAL 1249 INSURANCE FUND	776,461
NEW ENGLAND ELECTRICAL WORKERS	582,064
LOCAL 17 HEALTH & WELFARE FUND	619,366
4TH DISTRICT IBEW HEALTH FUND	364,314
IBEW LOCAL 126 HEALTH & WELFARE	320,437



Eligibility- Outbound Reciprocity 2024 YTD



Fund	Hours Out
4TH DISTRICT IBEW HEALTH FUND	225,122
LOCAL UNION #9 IBEW OUTSIDE CONTRACTORS	190,724
NEW ENGLAND ELECTRICAL WORKERS BENEFIT	158,075
IBEW LOCAL 126 HEALTH & WELFARE FUND	158,007
NECA/IBEW FAMILY MEDICAL CARE PLAN	138,566



Eligibility- Beware ERTS

January

LINECO member travels to Maine & works in January

February

Contractor reports and pays "Northeast Fund" on February 28

April

"Northeast Fund" does **NOT** reciprocate hours & money back to LINECO until April 15th.

LINECO adds hours & money once received

Traveling member receives retroactive eligibility for March on April 15th.

ERTS RULE: Allows a Health & Welfare Fund to retain contributions / hours for up to 45 days after receipt



Eligibility- ERTS Reminders

When Traveling to a non-LINECO area – Members should check in with that IBEW Local Union Hall and let them know that they are working in their jurisdiction and that they are already registered on ERTS.

ENSURE YOU ARE REGISTERED IN ERTS BEFORE TRAVELING- Members should ensure they are registered on ERTS and LINECO is their Home Welfare Fund.

These above rules give the member the best chance that his pension and health and welfare hours will be reciprocated appropriately.

Retirees Occasionally Return to Active Work

LINECO will automatically return a Retiree to “Active” LINECO Benefits and Status when we receive 6 months of reported work hours.

- Retiree will be notified in writing of this change.
- Retiree may need to again provide proof of a retirement award (SSA, NEBF, etc.) if they stop working.

LINECO needs to do this as there are significant Fund financial savings as we coordinate with Medicare on an over 65 year old (Medicare eligible) working adult



Weekly Income Disability

- 8 Hours / Day Will Be Credited to Members Eligibility Tracking Up To 12 months
- Ultimate Goal: Help Our Disabled Member Retain Coverage For Family While Unable To Work

Family Medical Leave Act (FMLA)

- Employers May Submit Approved FMLA Forms To LINECO
- LINECO Will Review and Can Add Up To 8 hours per day While on FMLA
- No LINECO Hourly Contribution Required
- Employer May Send Email to: fmla@lineco.org

Welcome

**State of the
LINECO Fund**

**Health & Union
Benefits in
America**

**Eligibility & ERTS
Reciprocal
Reminders**

**Strategic
Partners
Panel Session**

Lunch Break

**Medical & Dental
Benefit Review**

**Health
Reimbursement
Account (HRA)**

PM BREAK

**Retiree Program
Overview and
Updates**

**LINECO.org
Member Portal
Demo**

Panel Session

Strategic Partners

Teladoc[™]
HEALTH



BlueCross[®]
BlueShield[®]

CONIFER
HEALTH SOLUTIONS[®]



vsp[™]
vision care



Included
HEALTH

carelonSM
Behavioral Health

Express Scripts
Pharmacy
By **EVERNORTH**

wex[™]

amplifon



®



®

BlueCross®

BlueShield®

Express Scripts

By **EVERNORTH**[®]



National Telemedicine Provider

Teladoc™
HEALTH





Member Assistance Program (MAP)



carelon®
Behavioral Health



National Vision Provider Network

vspTM

vision care



National Dental PPO Network



Dental Network

of America®



Utilization Review & Disease Management

CONIFER
HEALTH SOLUTIONS®

wexTM



Benefit Consultant & Actuary



FOSTER & FOSTER
ACTUARIES AND CONSULTANTS

The logo for Segal Marco Advisors, featuring a green, stylized six-pointed star or asterisk shape.

Segal Marco Advisors

LEGACY

PROFESSIONALS LLP

CERTIFIED PUBLIC ACCOUNTANTS



Strategic Partners THANK YOU



LUNCH BREAK



**12:00 –
1:15pm**

TRUE MUSIC ROOM & BAR