



**PENSION HOSPITALIZATION AND BENEFIT PLAN
JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY**

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**IMPORTANT MESSAGE FOR ALL MEDICARE
ELIGIBLE PENSION, HOSPITALIZATION AND BENEFIT PLAN
OF THE ELECTRICAL INDUSTRY PARTICIPANTS**

**FOR SERVICES PROVIDED ON OR AFTER AUGUST 1, 2011,
YOU WILL NO LONGER HAVE TO SUBMIT YOUR MEDICARE
SUMMARY NOTICE FOR REIMBURSEMENT**

July 2011

Dear Medicare Eligible Participant:

Life just got a little easier!

As a Medicare eligible Participant in the Pension, Hospitalization and Benefit Plan of the Electrical Industry ("PHBP"), you know that Medicare is your primary insurance and that PHBP is your secondary payor for hospital, surgical and medical benefits covered under the PHBP.

This letter is to advise you of a change in the way that your claims will be submitted for that secondary payment. For all claims incurred on or after August 1, 2011 you will no longer be required to submit your Medicare Summary Notice to the PHBP for reimbursement. Once Medicare has processed your claim, the PHBP will ***automatically*** forward the eligible Part A and Part B deductibles or coinsurance payments approved but not reimbursed by Medicare **directly to the provider.**

Enclosed you will find your new PHBP ID Card. Please show this card to your providers to alert them that they will now be reimbursed directly by the Plan for covered services.

What Should I Stop Doing?

For all claims with a date of service on or after August 1, 2011, do not submit your Medicare Summary Notice for reimbursement for either the Part A and Part B deductibles or the 20% co-insurance payment to the PHBP.

Since your provider will be paid directly by the PHBP, **you should not pay your provider the 20% co-insurance or Part A and B deductibles for all dates of service on or after August 1, 2011.**

What Should I Do?

For claims with a date of service before August 1, 2011, or for services covered by the Plan but not reimbursed by Medicare, **please continue to submit claims to the PHBP.**

Please note that paper claims will still be required for claims submissions of the following covered services:

- ✓ Covered services rendered by the Veterans Administration;
- ✓ The shingles (Zostavax) vaccination;
- ✓ Hearing aid devices;
- ✓ Diabetic needles and syringes;
- ✓ Foreign travel claims; and
- ✓ All Coordination of Benefit claims

For all Medicare claims incurred after August 1, 2011, you will receive a monthly Explanation of Benefits (“EOB”) from the PHBP that will keep you advised of your Medicare Part A and B deductibles and co-insurance payments made directly to your provider(s).

The PHBP is extremely pleased to be able to now offer this service to Medicare eligible Participants.

If you have any questions concerning this new process, please feel free to contact the Joint Industry Board Hospitalization Department at (718) 591-2000, ext. 1350.

Sincerely,
The Pension, Hospitalization and
Benefit Plan of the Electrical Industry