Joint Industry Board of the Electrical Industry
New Member Health Benefits - Overview & Contact Information

The Joint Industry Board of the Electrical Industry (JIB) administers various health benefits for both the participant and their eligible dependents. Once eligible, new participants gain access to a comprehensive package of health benefits. The JIB Hospitalization Department assists participants with questions regarding medical and hospital coverage. The JIB Members Records Department provides support for prescription drug, dental, and vision benefits, as well as benefit enrollment, beneficiary designations, and address changes. Participants are responsible for notifying the JIB of life events such as a change of address, marriage, divorce, or the birth or adoption of a child.

Health Benefit Eligibility:

Medical & Hospital, Prescription Drug, Vision, Addiction & Mental Health Referral Service, JIB Medical, P.C.: You and your eligible dependents become eligible after 26 weeks of employer contributions. Eligible dependents include: 1) spouse and 2) children from birth (natural/adopted/stepchild) up to their 26th birthday, regardless of marital or student status.

Dental: You and your eligible dependents become eligible after 26 weeks of employer contributions. Eligible dependents include: 1) spouse and 2) unmarried children (natural and adopted) from birth up to their 19th birthday. However, unmarried full-time dependent students attending approved institutions of higher learning shall be covered up to age 26. Stepchildren may be covered by purchasing COBRA.

Health Reimbursement Account: If you work for a participating employer, you are eligible as soon as an employer has made contributions to the Plan on your behalf, based on the date specified in your collective bargaining agreement.

Benefits Enrollment Process:

Once you become eligible for health benefits after 26 weeks of employer contributions, you should receive an enrollment form and Summary Plan Descriptions from the JIB. To enroll, you must fill out the form and submit it along with the required supporting documentation. If you do not receive the enrollment form, you may contact the Members Records Department and request it to be mailed to you, or you may download and print the form directly from the JIB website.

The enrollment form is also available on the JIB website www.jibei.org under Health → PHBP Medical and RX Plan → Forms → PHBP Enrollment Letter and Form.

When enrolling yourself or dependents, please submit copies of all applicable supporting documentation with your enrollment form, including Social Security card(s), a marriage certificate if enrolling a spouse, birth certificate(s) or adoption papers if enrolling children. If any enrolled dependent is covered under another health insurance plan, please complete the Coordination of Benefits section and provide a copy of the other insurance identification card. The Members Records Department can assist with enrollment questions, and the Hospitalization Department can assist with Coordination of Benefit questions.

Completed enrollment form and supporting documentation may be submitted to the JIB by mail, email, or fax using the return information provided on the enrollment form. Upon receipt, the Members Records Department will process the enrollment and forward the information to the vendor to activate coverage. Coverage will be effective, or retroactively effective, based on the participant's actual eligibility date as determined by employer contribution and payroll records. If required employer contributions have not been received, enrollment cannot be processed until those contributions are received. Questions regarding missing employer contributions should be discussed directly with your employer or with your Local 3 IBEW Business Representative so the matter can be resolved.

Once your enrollment has been processed, your MagnaCare[1](medical), Express Scripts (prescription) and Anthem Blue Cross Blue Shield (dental) cards and Optum Financial (HRA) debit card will be mailed to the address on file. There is no vision benefit or DDS, Inc. card. If you do not receive your cards within 10 to 15 business days after your enrollment, please contact the Members Records Department. If a card is lost, damaged, or an additional copy is needed, you may contact the Members Records Department or access your account through the vendor's online portal to download and print a replacement card.

Important Notes: 1. The MagnaCare insurance card will only display the participants' name, even if a spouse or dependents are enrolled in the plan. All eligible enrolled family members remain covered under the policy, regardless of whether their names appear on the card.

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1. Health Benefits

Health benefits include medical, hospital, prescription drug, vision, and dental coverage; a Health Reimbursement Account (HRA); Addiction & Mental Health Referral Services; and medical care provided through JIB Medical, P.C.

The **Pension, Hospitalization and Benefit Plan of the Electrical Industry (PHBP)** has a summary plan description ("SPD") that contains eligibility and medical and hospital coverage provisions, benefits and options available and can be found on the JIB website www.jibei.org under the Health tab.

a. Medical & Hospital Benefit (PHBP) - MagnaCare

MagnaCare Online Portal & Mobile App
Participants have access to MagnaCare's online portal and mobile app through MyCreateHealth. To get started, register as a new user at www.mycreatehealth.com or download the MyCreateHealth mobile app from the Apple App Store or Google Play. The portal and app provide convenient access to your health plan information and can be used to search for participating healthcare providers.

MDLIVE Telehealth Primary & Urgent Care Services
Telehealth services are available through MDLIVE and can be accessed in several ways. Participants can visit www.mdlive.com/JIB, call MDLIVE toll-free at (855) 461-7650 (please note that in some states, visits may be available by video only), download the MDLIVE mobile app from the Apple App Store or Google Play, or text PHBP to 635483 to register. For questions about your coverage or telehealth benefits, contact MagnaCare at (877) 624-6210.

MagnaCare Advocacy Services
This valuable service provides telephone assistance for healthcare navigation, provider coordination and family assistance services. This service is available Monday to Friday 8:30 a.m. to 6:00 p.m., contact directly at (866) 624-6260.

Pre-certification Requirements
Pre-certification by MagnaCare is required for all inpatient and outpatient hospital services, surgical procedures in hospital or surgicenter, home health care services and durable medical equipment that are related to a hospital discharge, dialysis, all therapies and hospital-based MRI, MRA, CAT, SPECT and PET Scans. Contact MagnaCare's Pre-certification Department at (877) 624-6210.

For pre-certification services not related to hospital discharge, contact a JIB Managed Care Coordinator at (718) 591-2000, Extension 1350.

Contact Information:
MagnaCare Member Services, Provider Services, Pre-certification Department: (877) 624-6210
MDLIVE (Telehealth): (855) 461-7650
MagnaCare Advocacy Services: (866) 624-6260
JIB Hospitalization Department/Managed Care Coordinator/Benefit Questions: (718) 591-2000, Ext. 1350 Option #1
JIB Members Records Department (Enrollment): (718) 591-2000, Extension 2491 Option #4

b. Prescription Drug Benefit (PHBP) - Express Scripts

Prescription Drug Program that is managed by Express Scripts for Participants and all eligible dependents.

Express Scripts Online Portal
Participants can access the online portal for Express Scripts and register as a new user at www.express-scripts.com/login

Contact Information:
JIB Members Records Department: (718) 591-2000, Extension 2491 Option #4
Express Scripts Member Services: (800) 818-0883
Express Scripts Website: www.express-scripts.com/login

c. Vision Benefits (PHBP) - Jena Optical

All Participants and their eligible dependents are entitled to optical benefits at Jena Optical located at the JIB Annex in Electchester Shopping Center. These benefits are provided once every 12 months. The Plan provides coverage for active participants, retired participants, and their eligible dependents. Each covered individual is entitled to one eye examination for new glasses or contact lenses every 12 months. An annual stand-alone prescription safety glasses benefit is also covered at Jena Optical to active Participants and dependent children (not spouses). Prescription safety glasses benefit is in addition to the Plan's annual optical benefit.

Out-Of-Area Optical Benefits: Active and Retired Participants and Eligible Dependents who do not live within the 5 boroughs of New York City may also choose a participating optical outlet within the General Vision Services ("GVS") or Vision Screening Networks ("VS") that will enable them to receive covered optical benefits.

Contact Information:
JIB Members Records Department: (718) 591-2000, Extension 2491 Option #4
Jena Optical: (718) 591-2000, Extension 2014 Option #3
Address: 70-23 Parsons Boulevard Flushing, NY 11365 (Located at the JIB Annex in Electchester Shopping Center)
General Vision Services: (646) 453-2910
General Vision Services Website: www.generalvision.com
Vision Screening: (800) 652-0063
Vision Screening Website: www.vscreening.com

d. Addiction & Mental Health Referral Service (PHBP)

The Addiction and Mental Health Referral Service provides confidential support for participants and families facing mental health or substance-related challenges.

Contact Information:
Phone: (718) 591-2000, Extension 1396 or Annette Rivera (Director) Phone: (929) 816-1409

e. JIB Medical, P.C. (PHBP)

JIB Medical, P.C. is a medical facility located on the 2nd floor in the Joint Industry Board building. Additional information can be found on the JIB Medical, P.C. page of the JIB website www.jibei.org.

Hours
Monday to Wednesday: 7:30 a.m. to 7:00 p.m.
Thursday & Friday: 7:30 a.m. to 6:00 p.m.
Saturday: 8:00 a.m. to 2:30 p.m.

Patient Portal
JIB Medical, P.C. staff will provide access to Healow upon patient registration and appointment check-in. You will receive a welcome email that will include the patient portal and directions to set up your account.
Healow Patient Portal: https://health.healow.com/jibmedical

Contact Information:
JIB Medical, P.C.: (718) 591-2000, Extension 2014 Option #3
Address: 158-11 Harry Van Arsdale Jr. Avenue Flushing, NY 11365 (Located on 2nd floor of the JIB Building)

f. Dental Benefits - Anthem Blue Cross Blue Shield or DDS, Inc. (Construction and Elevator)

The **Dental Benefit Plan of the Electrical Industry** and the **Dental Benefit Plan of the Elevator Industry** each have their own summary plan description ("SPD") that contains eligibility and coverage provisions, benefits and options available and can be found on the JIB website www.jibei.org on their respective plan pages.

Contact Information:
JIB Members Records Department: (718) 591-2000, Extension 2491 Option #4
Anthem BCBS Member Services: (844) 852-1553
Anthem BCBS Website: www.anthem.com/
DDS Member Services: (800) 255-5681
DDS Website: www.ddsinc.net/ (password: JIB)

g. Health Reimbursement Account Benefit - Optum Financial

The Health Reimbursement Account (HRA) Plan can help you pay for certain medical related expenses that may not be covered under other medical plans. Each participant has a separate account that consists of contributions made by your employer. You are not allowed to contribute to the Plan.

The **Health Reimbursement Account Plan Summary of the Electrical Industry** is a summary plan description ("SPD") that contains eligibility and coverage provisions, benefits and options available and can be found on the JIB website www.jibei.org on their respective page.

You can view your HRA account balances on the Empower website at www.jibretiredsp.com

Contact Information:
JIB Annuity Department: (718) 591-2000, Extension 2222 Option #2
Optum Member Services: (844) 286-8472 Available 24/7
Optum Claims Address: Claims Department, P.O. Box 622337, Orlando, FL 32862
Optum Website: https://www.optum.com/en/financial-services.html
Empower Member Services: (877) 542-4015
Empower Website: www.jibretiredsp.com/

2. Joint Industry Board of the Electrical Industry – Contact List

Address: 158-11 Harry Van Arsdale Jr. Avenue, Flushing, NY 11365
Main Number: (718) 591-2000 **Business Hours:** 8:30 a.m. – 4:30 p.m., Monday–Friday

Departments & Services

Addiction & Mental Health Referral Service: Ext. 1396 | Option #1
Confidential assistance and referrals for participants and family members dealing with addiction or mental health concerns.

Annuity Department: Ext. 2222 | Option #2
Assists with the Annuity Plan, Health Reimbursement Account Plan, Vacation, Holiday & Unemployment Plan, Deferred Salary Plan, and Additional Security Benefits Plan.

Apprenticeship Program: Ext. 1480 | Option #6
Administers apprenticeship training programs and related education.

Education & Cultural Fund: Ext. 1530 | Option #7
Provides tuition loans, tuition reimbursement, continuing education, and cultural programs sponsored by the Education and Cultural Trust Fund.

Electrical Employees Self Insurance Safety Plan (E.E.S.I.S.P.): Ext. 1250 | Option #9
Administers workers' compensation, paid family leave benefits, collectively bargained supplemental benefits and Short-Term Disability benefits for many of the members.

Employment Department: Ext. 1490 | Option #5
Provides employment referrals and employment-related assistance.

Hospitalization Department: Ext. 1350 | Option #1
Assist participants with medical benefit questions or unresolved MagnaCare concerns.

Legal Services: Ext. 1397
Provides access to legal assistance for eligible active and retiree participants.

JIB Medical, P.C. / Jena Optical: Ext. 2014 | Option #3
Primary care medical services and optical services for eligible participants.

Members' Records Department:
Maintains member files including address changes, beneficiary forms, benefit enrollment, and eligibility for medical, pension, dental, and prescription benefits.
PHBP: Ext. 2491 | Option #4

Pension Department:
Processes pension applications and answers questions regarding Pension benefits.
PHBP: Ext. 1280 | Option #8