

# BUILDING YOUR BENEFITS



## FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

Boone

Kane

Kendall

McHenry

## Your Fund's Drug Mail Order Program Saves You Money And Time!

**Are you currently taking a maintenance drug?  
Did you know that you could get a 90-day supply  
from Caremark for only \$3.00!**

Here's how the program works...

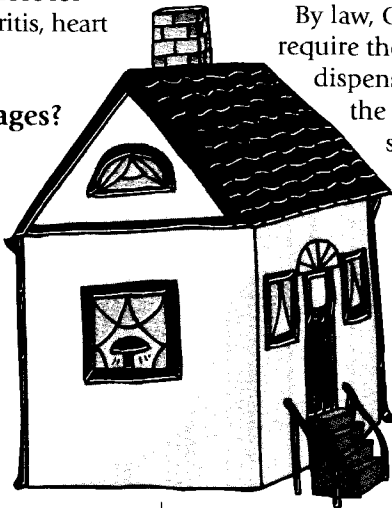
**Mail Service:** By mailing your prescription to the Caremark Mail Service, you will receive up to a 90-day supply of medication for only \$3.00 for each prescription.

**Long Term Mail Service Prescription Program:** This service is a convenient and cost-effective way to order up to a 90-day supply of maintenance medications for direct delivery to your home.

**Maintenance Medications:** These are drugs needed on a regular or long-term basis such as those for high blood pressure, arthritis, heart condition and diabetes.

### What Are The Advantages?

- Medications are delivered to your home via UPS or First Class Mail.
- Since you can receive a 90-day supply, frequent reorders are eliminated.
- The Patient Profile/Order Form is easy to fill out.



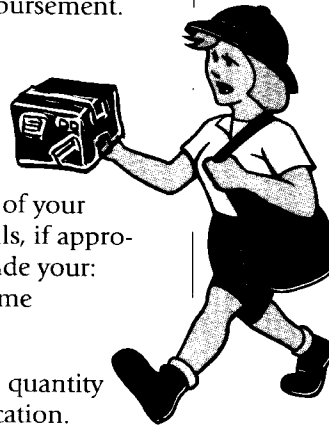
- There are no receipts to save and no waiting for reimbursement.

### How Do You Participate?

Ask your doctor for a prescription for up to a 90-day supply of your medications, plus refills, if appropriate. Be sure to include your:

- full first and last name
- doctor's name
- and...exact strength, quantity and dosage of medication.

By law, Caremark must require their pharmacies to dispense no more than the quantity prescribed. Be sure that it is a 90-day supply, plus refills, when appropriate, to ensure that you receive that quantity. Unless otherwise noted by your doctor, you will receive the generic



equivalent when available and permissible by law.

To order, complete a Patient Profile/Order Form and enclose the original prescription with check, money order, or Visa, Discover or MasterCard number for the required co-payment for each prescription.

**Send your order to:**  
Caremark  
P.O. Box 94467  
Palatine, IL 60094-4467

Be sure to include the following on your Patient Profile/Order Form:

- name
- social security number
- company name on the outside envelope.

Forms are available at the Fund or online at [www.fvlab.com](http://www.fvlab.com)

An incomplete form will be returned, resulting in a processing delay.

**Refills...Here Are Your Options:**  
Complete the following process at least *three weeks* before needing the medication. Here are two options:

1. Call 1-800-824-6349. This Caremark's Refill-By-Phone

*Continued on Page 2*

### Meet Your Office Staff!

Patricia M. Shales  
Administrative Manager  
Mildred Cruz  
Customer Service Representative  
Kelly R. Dahlberg  
Fund Representative  
Colette Feliciano  
Office Clerk

Holly Ferrarini  
Receptionist/Accounting Clerk  
Nancy Petkus  
Benefits Processor  
Catherine Revan  
Claims Processor  
Nancy Wojtas  
Claims Processor  
Carol Zulpa  
Administrative Assistant

**Please Call Ahead...**  
So that we can provide efficient service, we encourage you to make an appointment before coming to the office for information and help.

Just call: 1-847-742-0900  
Or, toll-free: 1-866-828-0900.

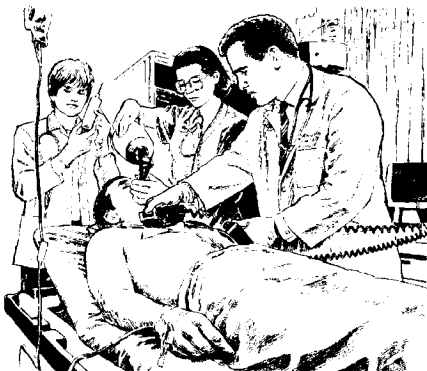


## Case Management Offers Quality Care To Seriously Ill Patients.

Medical case management is a cost containment program used by some health plans to control costs associated with treating seriously ill patients.

To accomplish this, a case manager is assigned—usually a registered nurse or medical professional—who oversees patient care. This case manager coordinates with the attending physicians and the health plan to determine which care settings or treatment program, among medically appropriate alternatives, will be less costly to the plan while providing quality care.

Plans generally contract such service from case management specialists. Factors triggering evaluation for case management



services include diagnosis, claims cost and length of hospital stay.

Goals go beyond cost containment. Help in providing high quality care and assistance to family members dealing with the complexities of the health care system during a difficult time is a high priority.

Early identification of catastrophic claims is essential to the success of case management. If you need assistance in determining if an expense is eligible, please contact the

Fund Customer Service Representative.

This service does not apply if the Plan is not primary, if the patient is not eligible, or if the service is not a covered benefit.

## Know Your Family Supplemental Benefit!

In addition to your current plan benefits, the Family Supplemental Benefit will pay for certain out-of-pocket health care expenses for you or your eligible dependents.

This benefit provides an excellent buffer for expenses that are necessary for the care and treatment of a medical condition, but are limited, or not covered, under your Plan.

Examples of eligible expenses that qualify for reimbursement under the Family Supplemental Benefit, or if you need assistance in determining this, please contact the Fund Customer Service Representative.

Items not reimbursable include charges considered in satisfying your Annual Plan Deductible and Co-Pay Amounts



(usually 20 per cent for most plan benefits) under the Plan, and charges that the IRS does not consider a legitimate medical expense.

Filing a claim for this benefit is easy. Simply complete the Family Supplemental Benefit claim form and return it to the Fund Office with a copy of the explanation of benefit statement. This includes the charges (receipts) you are submitting for reimbursement.

Such reimbursement cannot be claimed as a deduction on your federal income tax return.

### Benefit:

Less than 10 years	.....	\$1,000
10 but less than 20	.....	\$1,500
20 but less than 30	.....	\$2,000
30 or more	.....	\$2,500

## Drug Mail Order Program Is Easy And Saves Money!

Continued...

Center is open 24 hours a day. Have available your social security number, prescription number, credit card for required co-payment, and daytime phone.

2. Or...attach the refill label from your previous order to the back of

your Patient Profile/Order Form and mail it to Caremark with payment. You will then receive a new pre-addressed order form each time you receive medicine.

**Processing and Receiving:** Between 10 to 14 days after Caremark receives your order. Reordering information will be enclosed with each shipment.

**Checking the Status:** Just call Caremark toll-free at 1-800-824-6349 and follow the instructions.

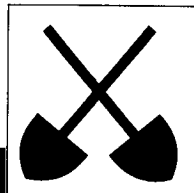
**Is Medicine Needed Immediately?** Most doctors are familiar with mail order drug programs. Just ask your physician to complete one prescription to be filled at your pharmacy for short-term use; the other to submit to Caremark for a 90-day supply.

Don't overlook this opportunity!

**Patient Profile/Order Forms Available At Fund Or Online...[www.fvlab.com](http://www.fvlab.com)**

### Holidays!

The Fund Office will be closed:  
 Memorial Day, Mon., May 31  
 Independence Day, Mon., July 5  
 Labor Day, Mon., Sept. 6  
 Thanksgiving, Thurs./Fri.,  
 Nov. 25 & 26  
 Christmas, Thurs./Fri.,  
 Dec. 23 & 24  
 New Years, Thurs./Fri.,  
 Dec. 30 & 31



## Our Staff Is Ready To Serve You With Information And Bilingual Service.

**When you call the Fund Office, the person who will answer is Holly Ferrarini. She's there to answer your questions—or to get you to the person who can!**

With the Fund for 12 years, she was employed for 11 years in accounts payable when the Laborers were located in the Geneva-based office. Previously holding a position that was not "people-oriented," she now enjoys her daily contact and familiarity with Fund members as receptionist. When she's not answering the phone, Holly fits into her schedule time to do the office accounting.

With an outgoing personality, Holly comments, "I'm part of a team that is here to provide the best service we can."

When the Fund originally moved to its current location, "It was a challenge" to receive over 100 incoming calls a day from concerned Fund members. Now that the relocation is complete, calls have

dropped to about 30. "Fund members now understand our move and are more content," she explains.

Holly's husband, Al, has worked in the trades for 32 years. Residents of Huntley, they have two grown children. Excitement is on the horizon as they prepare for their first grandchild in August.

When you call—Holly is ready to help!



*Holly Ferrarini is ready to greet your call!*

**Mildred Cruz has brought to the Fund specific bilingual talents that help her communicate with all Fund members.**

As a Customer Service Representative, who speaks fluent English and Spanish, Mildred Cruz provides excellent service to all Fund members. "This gives people the option of speaking English or Spanish," says Mildred. "It's helpful to our many Spanish members. When a person is trying to explain something, it is frustrating if you do not speak Spanish. It's important."

According to Administrative Manager Pat Shales, about one in three phone calls and two in three walk-ins require the demand for bilingual services.

Previously employed by physicians to make outgoing calls to check eligibility and claims, she is now the recipient of calls from insurance companies, doctors, hospitals and dentists to verify Fund member benefits.

Her education is the result of responding to a television commercial regarding the state funded Job Corps program. Attending with her sister, Elina, she received her Certified Nursing Assistant (CNA) degree after studying Health Occupations in Indianapolis for one year.

Mildred also worked at Caremark, the prescription drug provider for the Fund, as a benefit coordinator. Her job was to

call Funds like ours to verify participant eligibility and benefits.

Mildred resides in Carol Stream and started at the Fund in April, 2003. She is trained in not only the specific benefits of the Fund, but also on overall eligibility and how it is affected by hours worked. During her extensive training process, Mildred has learned about annual deductibles for the participant and family, payment limitations for certain benefits, and how delinquent employers affect a participant's eligibility. She is currently learning pension benefits.



*Mildred Cruz is ready to answer your questions...in English and Spanish.*

### In Memory Of Plan Participants Who Are Recently Deceased

We extend our sincere sympathy to their families.

Name	Deceased	Age	Local
Bradley, John	08/03	70	149
Coppes, Duane	08/03	75	149
Crozier, John	06/03		288
Dodge, Dorothy	09/03	80	582
Gonzalez, Teodoro	06/03	36	582
Graff, August	04/03	86	582
Hawkins, Jerry	05/03	63	149
Hurtado, John	09/03	50	582
Kokes, James	10/03	43	149
Martinez, Juan	08/03	65	1035
Minard, David	07/03	67	149
Pfeiffer, Robert	10/03	50	1035
Stubblefield, Howard	09/03	86	149

**"The future belongs to those who believe in the beauty of their dreams"**

**—Eleanor Roosevelt**

