

# NATIONAL BENEFIT FUNDS

PROGRAMS AND INITIATIVES CONCERNING YOUR NATIONAL PENSIONS AND HEALTH & WELFARE PLANS

## How You Can Get Better Health Care at a Lower Cost

In the last year, your decision to utilize an in-network doctor has saved your Fund \$3.5 million with overall 90% in-network utilization. This is a best in class result which would not be possible without your help. Your decision to go to an in-network doctor allows your Fund to control costs that will maintain our excellent benefits for years to come.

This result also demonstrates the value that your Fund's health and wellness newsletter has provided, and we'll continue making strides to improve your health by educating and engaging you. In addition to always asking that your primary care physician refer you to an in-network provider, we've included some tips below to help you keep up the great effort.

Here are 4 tips for helping you find better health care at a cheaper price:

### 1. Use the CIGNA Network

Your Fund has partnered with Cigna to provide medical services (lab testing, primary care, specialists, etc.) at a discounted rate. Using doctors, hospitals and facilities that participate in the CIGNA network can save you a lot of money, in addition to ensuring a high standard of care because every doctor in the CIGNA network has been credentialed. "In-network" services apply to all health care services, including doctors and hospitals, as well as outpatient testing, treatment and surgery centers that are participating in the CIGNA network.

Additionally, the CIGNA Care Network, a special group of designated in-network doctors and facilities who have met stringent quality and cost criteria, may offer additional value and savings. To verify that a doctor or facility is in CIGNA's network and the CIGNA Care Network, check our provider directory on the CIGNA Shared Administration website or call the number on the back of your CIGNA ID card (1-800-768-4695) 24/7.

To access our online provider directory:

- ▶ Go to [www.CignaSharedAdministration.com](http://www.CignaSharedAdministration.com)
- ▶ Click on "Taft-Hartley Plan Members"

- ▶ After that, click on "Medical Shared Administration"
- ▶ Finally, in the middle of the page click on "Shared Administration PPO Provider Directory"

When in doubt, you can always call 1-800-768-4695, 24/7. You can speak with someone in person about finding a doctor near you who is in-network.

### 2. Laboratory and Pathology Tests

Two of the nation's largest laboratories, Quest Diagnostics, Inc. (Quest) and Laboratory Corporation of America (LabCorp), participate in the CIGNA network. Services at these labs can cost 70-75% less than the same services provided by hospital-based facilities and other laboratories. This means that you can save your Fund \$75 for every \$100 of lab tests your doctor orders just by asking for Quest or LabCorp.

When you need lab services, discuss these options with your doctor. To find the nearest Quest and LabCorp locations, check our provider directory on the CIGNA Shared Administration website. You can also contact Quest or LabCorp directly by phone or visit their websites:

- ▶ Quest: 800.377.7220 / [www.questdiagnostics.com](http://www.questdiagnostics.com)
- ▶ LabCorp: 888.522.2677 / [www.labcorp.com](http://www.labcorp.com)



### 3. Radiology Services (MRI or CT Scan)

If you need to have an MRI or CT scan, you can save hundreds of dollars by considering an independent radiology center instead of a hospital setting. While CIGNA contracts with all types of facilities, including hospitals and outpatient radiology centers, cost can vary greatly depending on where you have your MRI or CT scan. Discuss the options with your doctor. For help locating the most appropriate facility to have your MRI or CT scan, you can use our cost comparison tools by using the provider directory on the CIGNA Shared Administration website or call the number on the back of your CIGNA ID card.

### 4. Selecting Where to Go for a Colonoscopy, Endoscopy or Arthroscopy

When your doctor recommends a colonoscopy, GI endoscopy or arthroscopy, make sure you know your options. Using an independent outpatient surgery center for these procedures instead of a hospital can often save hundreds of dollars. Talk with your doctor about options. For help locating the most appropriate facility, you can use our cost comparison tools by using the provider directory on the CIGNA Shared Administration website or call the number on the back of your CIGNA ID card.

## ASK THE TRUSTEES

### *Have a question?*

Welcome to our newly created forum designed to answer questions from participants of the National Roofing Industry Pension Plan (NRIPP) and the National Roofing Industry Supplemental Plan (NRISPP). This will be a regular feature of our magazine. You can submit questions by sending them to:

#### **NRIPF TRUSTEES**

c/o International President Kinsey Robinson  
United Union of Roofers, Waterproofers & Allied Workers  
1660 L St NW, Ste 800  
Washington, DC 20036

Do you have questions? Write them in the space below, or on your own paper, and mail them to the address above. You can also e-mail questions for this forum to [roofers@unionroofers.com](mailto:roofers@unionroofers.com). Please put "Ask the Trustees" in the subject line.

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Below are two examples of questions we often receive:

**QUESTION:** How do I apply for benefits from the NRIPP or NRISPP?

**RESPONSE:** You can find an Application for Benefits form on the National Roofing Industry Pension Fund's website ([www.nripf.com](http://www.nripf.com)), or simply call Zenith American Solutions at 1-800-595-7209 to receive an application by mail.

**QUESTION:** If I am disabled, should I wait until after I have my Social Security Disability award before sending my information to the Fund Office?

**RESPONSE:** No, you should send your Application for Benefits immediately.