

NAME  
ADDRESS  
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CITY, ST ZIP

Dear Participant,

Effective January 1, 2025, the claims administrator and preferred provider network for your North Central States Regional Council of Carpenters' Health Fund coverage will transition from Anthem Blue Cross Blue Shield to Independence Administrators (IA), a Blue Cross Blue Shield Affiliate. You can continue to use your current in-network provider. A list of who to call for questions is included on the attached Frequently Asked Questions.

You will receive a new identification card in the mail before January 1, 2025, with a new Identification Number and IA contact information to give to your providers for any services received after that date. In addition, you will receive a new ID card from Express Scripts for your prescription benefits. After January 1, 2025, please present your new Independence Administrators ID card the next time you see your doctors. **Please note that medical and pharmacy services are administered through separate ID cards. This will help ensure that your claims are handled properly. DO NOT destroy your vision or dental identification cards as these will still be used after the change.**

You will receive an identification card for yourself and separate cards for every enrolled and eligible family member. Digital copies of the identification cards can be found on your IA member portal after January 1, 2025.

You will find IA's Customer Service contact numbers and other relevant information on the back of the identification card. On the front of the card, you will find a sticker with a dedicated phone number for IA's Text Messaging Service: "The Wire". You can use this number to opt-in to IA's text messaging service to stay up to date on your policy, preventative care information, and latest news about your plan.

***There is nothing you need to do to be enrolled in the plan, this will happen automatically.***

An example of your new card and a full list of Frequently Asked Questions is on the next page.

If you have any additional questions about your coverage and this transition, please contact the Fund Office at 715-835-3174.

Sincerely,

NCSRCC Health Fund  
Board of Trustees

# Independence Administrators (IA) Plan Frequently Asked Questions - FAQs



**Do I need to find new doctors?** *No. The same network of Doctors and Hospitals are In-Network with IA as we have today with Anthem Blue Cross Blue Shield. There is no need to look for new doctors, just make sure to update your identification card information with all of your providers.*

**Who do I call?** *The chart below shows common questions and who to contact.*

Topic	Contact	Phone Number
Billing	IA	833-242-3330
Medical Claims	IA	833-242-3330
Inpatient Pre-Certification	IA	833-242-3330
Provider Network Status	IA	833-242-3330
Eligibility or COBRA	Fund Office	715-835-3174
Death & Accidental Dismemberment Claims	Fund Office	715-835-3174
Health Reimbursement Account	Fund Office	715-835-3174
Hearing Claims	Fund Office	715-835-3174
Short Term Disability Claims	Fund Office	715-835-3174
Vision Claims	Anthem BlueView	866-723-0515
Dental Claims	Delta Dental of Wisconsin	800-23-3712
Patient Advocacy & Large Case Management	TEAM	800-634-7710
Physical Therapy Program	Sword	888-492-1860

**Are there any new copays, coinsurance, or deductibles?** *No. Other than the new name and contact information, everything else stays the same. The Fund's Medical Coverage is still a comprehensive major medical plan with a \$3,000 individual or \$6,000 family Out of Pocket Maximum when using a network provider.*

**Do the amounts I have paid towards my deductible carry over?** *So that you will not have to satisfy a deductible late in one Calendar Year and soon again the following year, any expenses incurred and applied against the deductible in the last three months of a Calendar Year also may be applied toward satisfying the deductible in the next Calendar Year.*

## **What steps should I take if a bill gets denied after January 1, 2025:**

- 1. Check your Explanation of Benefits for the denial or rejection reason (if any)*
- 2. Make sure your provider has your new identification card number and plan information on file*
- 3. Call Independence Administrators at 1-833-242-3330 to review the issue*
- 4. If you don't receive a sufficient answer, call the Fund Office*

# Sample Independence Administrators PPO Card



##name\_MI##  
##lname\_suffix##  
Member ID  
##Prefix\_MbrID##

NORTH CENTRAL STATES REGIONAL COUNCIL  
OF CARPENTERS HEALTH FUND

PCP, SPEC & URGENT CARE -  
80% / 20% COINSURANCE

ER \$150 (WAIVED IF ADMITTED)  
PREVENTIVE CARE - 100%

	INN	OON
IND DED	\$250	\$800
FAM DED	\$750	\$2400
IND OOPM	\$3000	\$6000
FAM OOPM	\$6000	\$12000



[www.MyIBXTPAbenefits.com](http://www.MyIBXTPAbenefits.com)

For Customer Service: 1-833-242-3330  
To locate a BlueCard provider: 1-800-810-BLUE

**Cardholder:**

Present this card to providers when seeking care. This card is for identification only and does not prove eligibility. Please read your benefit booklet for details of your coverage, its limitations, and exclusions. Inpatient Precertification is required. See your benefit plan for details on any other services that may require precertification.

Precertification:  
Medical/Surgical services: 1-888-234-2393  
Mental Health/Substance Abuse: 1-800-778-2119  
TEAM \* 1-800-634-7710  
Employee Assistance Plan

\* Contracts separately with your Fund

**Providers:**

File claims with your local Blue Cross and Blue Shield licensee.

Members send out-of-network paper claims to the Claims Administrator:

P.O. Box 21974  
Eagan, MN 55121  
Payer ID# 54763

Your health benefits are funded entirely by your Fund. Independence Administrators provides administrative and claims payment services only.

Independence Administrators is an independent licensee of the Blue Cross and Blue Shield Association.