

HEALTH FUND HAPPENINGS



North Central States Regional Council of Carpenters' Health Fund

Welcome to Health Fund Happenings!!

Welcome to your quarterly Health Fund Happenings Newsletter. Each issue will contain important information related to benefits offered to you and your dependents, programs available, and additional announcements provided by the Health Fund.

For complete Plan information, please reference your Summary Plan Description/Plan Document, Health Fund Notices, scan the QR Code below, or visit the Health Fund website at: www.ncscbf.com.



What's Happening?

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MUSCULOSKELETAL HEALTH THROUGH SWORD HEALTH STRIVE PHYSICAL THERAPY



Over 40 million adults in the U.S. experience back, joint, or muscle pain—but you don’t have to face it alone. Thrive’s digital physical therapy program is designed to help you find relief, no matter where you are on your journey. With plans created by Doctors of Physical Therapy to provide personalized care and real-time feedback, Thrive makes it easy to improve your musculoskeletal (MSK) health. And it’s all included in your NCSRCC Health Fund benefits at \$0 cost, no copays.

Enroll today: <https://meet.swordhealth.com/thrive/deluxe>

Know Where to Go for Care – Quick Care Options

When you need care and your primary doctor is not available, you have several options to choose from. Where you go for medical care can make a big difference to the price you pay.

	Teladoc Consults	Convenience Care Clinics	Urgent Care Facility	Emergency Room
Reason for Visit	<ul style="list-style-type: none"> • Urinary tract infections • Mild cold and flu • Mild vomiting and diarrhea • Mild fevers and headaches • Pink eye • Rashes • Sinus or ear infections • Sore throat 	<ul style="list-style-type: none"> • Minor injuries • Mild vomiting and diarrhea • Allergies • Urinary tract infections • Pink eye • Rashes • Sinus or ear infections • Sore throat 	<ul style="list-style-type: none"> • Animal and insect bites • Severe asthma symptoms • Mild vomiting and diarrhea • Minor burns or cuts that may need stitches • Sprains, strains, and minor fractures 	<ul style="list-style-type: none"> • Severe pain, especially in the chest or upper abdomen • Uncontrollable bleeding • Difficulty breathing, speaking, or walking • Fainting or dizziness • Severe trauma or serious injuries
Average Cost	\$	\$\$	\$\$\$	\$\$\$\$



UPCOMING EVENTS

Benefit Conference scheduled for September 13, 2025

September 13, 2025 - Duluth, MN

Sheraton Duluth Hotel
301 E. Superior St.
Duluth, MN 55802

You can register for the conference via e-mail at: ncc-pension@wilson-mcshane.com or by calling: 1-800-424-3405.

The registration deadline is August 29, 2025.

When you register, please provide the following information: Name, Address, Local Union number, Phone number, Date of Birth, Spouse's Name, and Date of Birth.



Download our mobile app.

An easy way to get reimbursed, upload documents, and scan items for eligibility on the go.

Download now

Are You Saving Your Statements for HRA Claims?

Remember! Some WEX card HRA claims will still need to be substantiated after the transaction. Be sure to save your Explanation of Benefits (EOB) or itemized statements when an EOB is not issued, such as prescription drugs or vision hardware, whenever you use your WEX card.

It is very important to provide any outstanding documentation required for your WEX card HRA claims before the end of the year in order to avoid a tax liability. WEX offers a mobile app (Benefits by WEX) to help you manage your HRA benefits. On the app you are able to file a claim and take or upload a picture of your supporting documents for a new or existing claim.



Independence Administrators Preferred Provider Network



REMINDER - Independence Administrators (IA Preferred Provider Network)

Effective January 1, 2025, the preferred provider network for your North Central States Regional Council of Carpenters' Health Fund coverage transitioned from Anthem Blue Cross Blue Shield to Independence Administrators (IA), a Blue Cross/Blue Shield Affiliate. Be sure to present your new ID card with a new Identification Number and IA contact information to your medical provider.

For help with ID cards, billing, medical claims, and inpatient pre-certification, call IA at 1-833-242-3330. Please see the Health Fund Resources and Contact Information section for details on who to call with any question you may have.

HEALTH FUND RESOURCES AND CONTACT INFORMATION

Health Fund Eligibility, Self-Payments and COBRA	Fund Office (Wilson-McShane)	715-835-3174 800-424-3405 (toll-free)
Death & Accidental Dismemberment Claims, Health Reimbursement Arrangement (HRA), Short Term Disability Claims	Fund Office (Wilson-McShane)	715-835-3174 800-424-3405 (toll-free)
Medical Claims & Billing, Inpatient Pre-Certification, Provider Network Status, Hearing Claims	Independence Administrators (IA)	833-242-3330 (toll-free)
Pharmacy Claims & Network	Express Scripts	800-939-2753 (toll-free)
Medicare Retiree Claims & Network	RetireeFirst	715-280-8147 855-267-6100 (toll-free)
Vision Claims	BlueView/EyeMed	866-723-0515 (toll-free)
Dental Claims	Delta Dental of WI	800-236-3712 (toll-free)
Dental Claims	CarePlus Dental	414-771-1711
Patient Advocacy & Large Case Management	TEAM	800-634-7710 (toll-free)
Physical Therapy Program	Sword	888-492-1860 (toll-free)

