



IBEW Local 99

Deductible Wrap Plan

Effective 2/1/2023

IBEW Local 99 has renewed with Blue Cross Blue Shield of RI for the 2/1/2023-1/31/2024 benefit year. Our plan will continue to have an In-Network deductible of \$3,000 per individual and \$6,000 per family. Your plan will continue to reimburse the In-Network deductible amount after you have met \$250 for individual and \$500 for family.

In an effort to provide the best service to our membership, we will continue to manage the Deductible Wrap Plan in house to provide the most personal and prompt service for our members and their families.

Please make an effort to submit all outstanding claims to the Local Union office as soon as possible, so we can get them reimbursed.

Reimbursement:

- Any claims after February 1, 2021 can be processed for reimbursement through our Deductible Wrap Plan.
- Please submit your provider's bill along with the coordinating Blue Cross Blue Shield Explanation of Benefits (EOB) to the Local 99 Health and Welfare office via mail, fax, email, or in person.
- Reimbursement will be paid as a check directly to the member in order to pay the provider. (This is a change from our previous Deductible Wrap Plan with Group Insurance which paid the provider directly)
- Reminder: Your Deductible Wrap Plan does not reimburse co-pays or co-insurance.

Questions or Concerns:

Do not hesitate to contact the Health & Welfare Fund with any questions or concerns regarding your deductible expenses.

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