



**Wabash Memorial Hospital Association**  
 1501 North Water Street  
 Decatur, IL 62526

*Railroaders Serving Railroaders*



**Banner Blue News**  
 130 Years of Railroaders Serving Railroaders

A Publication of Wabash Memorial Hospital Association

*Fall Winter — 2014*



**Notification of 2015 Monthly Dues**

**Monthly Dues Amounts Effective January 1, 2015**

At the October meeting the board voted to retain monthly dues for 2015 at current rates.

Wabash Management

- Randy Thaxton, Board Chairman*
- Charles Cox, Vice-Chairman*
- Jeremy Jones, LAMAW*
- R C Smith, Retiree Representative*
- Todd Clark, BRS*
- Dustin Gould, IBEW*
- Tim Hunt, NCFO*
- Gary King, BRC*
- Jason Shannon, BLET*
- Roger Snively, Alternate Retiree Rep*
- Tamara Bivins, Administrator*

Plan Description

**PRIMARY COVERAGE with Drug Benefit**

- COBRA Coverage
- 60/30 Early Retiree Upgrade
- 80/20 Coverage—Dependents & Former Workers

**Primary Coverage**

- 80/20 Coverage-Dependents & Former Workers

**Secondary Coverage**

- Non-Contract Railroad Supplement
- Retired Railroad Supplement
- Family Railroad Supplement—1 dependent
- Family Railroad Supplement—2 or 3 dependents

<u>Benefit Schedule</u>	<u>2015 Monthly Rate</u>
Cannonball	\$472
Banner Blue	\$230
Redbird Plus	\$600
Redbird	\$550
Piggyback	\$175
Piggyback	\$175
Piggyback	\$175
Piggyback	\$210

Payment is due on the first day of the month to receive benefit coverage for that month. Consider an automatic ACH funds transfer from your bank account to avoid any lapse in benefit coverage.

***New Federal Law Affects Hydrocodone***

Under a change in federal law effective October 6, 2014, pharmacists and prescribers will have to follow stricter rules for writing and filling prescriptions that contain *Hydrocodone* such as the pain medications Lortab, Norco and Vicodin and the cough medicine Tussionex.

- *Prescriptions for medicines with Hydrocodone cannot be phoned or faxed to the pharmacy.* Patients will need a written paper prescription and must take it to the pharmacy to get it filled.
- *Prescriptions for medicines with Hydrocodone will not have refills.*
- *A Physician Assistant (PA) or Nurse Practitioner (NP) might not be able to write prescriptions for medicines with Hydrocodone.*

***In Memory***

*Wabash extends condolences to family members of Wabash members who have passed away (March 2014—September 2014). Life can be the same after a trinket has been lost—but never after the loss of a treasure.*

Alice Adams	Vera Clements	Joe Fuller	Hazel Law	Betty Quigley	Herbert Wiggins
Steve Arnett	Glenn Cramer	Lois Fuller	Jimmie Lee	Bette Reynolds	Orval Wilcox
David Ashmann	Janice Cruse	Mary Gaskill	Roy Luckenbill	Vincent Rizzo	Opal Wildman
Mary Barger	Vernon Cruse	Bonnie Gravitt	Allen Means	James Robb	Roy Wyke
Frank Bartlotta	Floyd Curry	Joseph Grimes	Madonna Meredith	Michael Romancyk	
Derwood Bealmer	Audrey Dart	Phyllis Howell	Viney Miller	Neil Shannon	
Billy Bills	Mary Davies	Thomas Hull	Rick Monks	Virginia Shaw	
Roger Bowling	Jerry Dunn	Jeraldine Hyatt	Roger Morrell	Gordon Sincebaugh	
Alice Brown	Robert Durbin	Albert Karloski	Dorothy Moulton	Billie Townsend	
Lorraine Buckler	Jerry Ely	Lucille Kimbro	Clayton Nichols	Dorothy Uhrich	
Gerald Calvert	Theodore Farley	John Kosick	Thelma Nulf	Joann Walton	
Kathryn Cardwell	Duane Forbes	Arthur Kuhn	Carolyn Puckett	June Ward	

*Funny how a melody sounds like a memory.*



### ***Drive Responsibly***

As a self-funded health plan, Wabash members are in the driver's seat in designing their health benefits. We want your ride with Wabash to be pleasant and hassle free. To do so, we need you to *drive responsibly*. Those responsibilities include:

- a. ***Know Your Benefits***—Be familiar with your benefit coverage and rules you must follow to get care. If you are uncertain, have your provider call Customer Service before you receive services or supplies.
- b. ***Precertification***—To receive full benefits under the plan, you or your provider must precertify certain supplies and services with AHH Medical Management. Precertification applies to services in the Emergency Room. Typically, your provider will contact AHH, but it is the member's responsibility to see that precertification is obtained, not the providers. If you do not receive precertification and receive treatment, you may be responsible for payment.
- c. ***Filing Deadline***—All claims must be filed within 15 months of the date of service. While most providers file claims as a patient courtesy and to expedite payment, it is the member's responsibility to ensure that a claim is filed with Wabash.
- d. ***Request for Information***—Always respond to any correspondence from Wabash requesting information about your claim such as injury questionnaires. Claims will be denied if all information required is not received within 15 months of the date of service.
- e. ***Appeals***—All claim determinations may be appealed. The appeal must be received by Wabash in writing within 60 days from the date of the claims determination. Procedures to request, review and appeal a plan decision are included in the handbook and on the website at [wabashcannonball.org](http://wabashcannonball.org).
- f. ***Contact Information***—Always contact Member Services with changes in your address, phone number or member status.
- g. ***Work Status***—Notify Member Services of a change in your work status which may affect your eligibility including furloughs, sick leave, retirement, termination, disability and Medicare eligibility.
- h. ***Review Your Medical Bills***—Make sure you understand all charges and are billed only for services you have received. Contact your provider and Wabash if you think you have been billed for services you did not receive.
- i. ***Participate in Your Healthcare***—Give your providers the information they need to care for you. Follow the treatment plans. You have the right to refuse treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. If you refuse treatment, you accept responsibility for what happens as a result of refusing treatment. Non-compliance may result in a loss of benefits.
- j. ***Understand the Treatments You Receive***—Ask questions until your provider explains things in a way that you can understand. Know all of the treatment options and risks involved with the treatment of your condition before you receive services.



### **Wabash Outpatient Clinic**



Whether you live in Decatur, Illinois and pass the Wabash office every day or you live in Decatur, Georgia and pass it once in a lifetime, the Wabash Clinic is a valuable benefit available to every member free of charge.

The Board encourages Clinic use by all members with the expectation that the cost of Wabash provided care will be less than the claims submitted by an outside provider for comparable care.

While we prefer to serve as primary care provider managing member's overall healthcare, the Clinic is available for your urgent care needs. Call the Clinic at (217) 425-9642 if you

need medical care. We do not offer walk-in services, but can generally fit you in within 24 hours with preference given to on-duty workers.

Benefit payment is not guaranteed for treatments prescribed or referrals made by the Clinic. All labs, testing, supplies and referrals made by the Clinic are subject to claims review and determination.



***Participating Provider***—Wabash encourages members to receive healthcare from providers who participate in networks that provide discounted rates to Wabash members. This results not only in reduced costs for the member, but saves money for all Wabash members by keeping our claims cost down so we can keep our member dues down. Be aware that Wabash, not BCBS, makes the benefit determination on every PPO claim filed on their network.

***For our Medicare members***, that means providers who accept Medicare approved amounts as payment in full for their services. Members may be responsible for charges in excess of the Medicare allowed and/or reasonable and customary fee on claims from non-participating providers not accepting Medicare assignment.

***Non-Medicare members*** may receive up to 20% reduction in benefits for utilizing providers who do not participate in the BCBS PPO network and be responsible to the provider for amounts not paid to Wabash.