



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 — 2015



2016 Monthly Dues Notice

Monthly Dues Amounts Effective January 1, 2016

Wabash Management

Jason Shannon, Board Chairman

Tim Hunt, Vice-Chairman

Dan Calhoun, SMART

Todd Clark, BRS

Steve Henley, IMAW

Chris Jones, IBEW

Gary King, BRC

R C Smith, Retiree Representative

Roger Snively, Alternate Retiree Rep

Tim Southerland, BMWE

Tamara Bivins, Administrator

Plan Description

PRIMARY COVERAGE with Drug Benefit

<u>Plan Description</u>	<u>Benefit Schedule</u>	<u>2016 Monthly Rate</u>
COBRA Coverage	Cannonball	\$472
60/30 Early Retiree Upgrade	Banner Blue	\$230
80/20 Coverage—Dependents & Former Workers	Redbird Plus	\$600

Primary Coverage

80/20 Coverage—Dependents & Former Workers	Redbird	\$550
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Medicare Coverage

Medicare with \$1,000 annual drug benefit	Medicare Plus	\$210
Medicare	Medicare	\$150

Secondary Coverage

Non-Contract Railroad Supplement*	Piggyback	\$175
Retired Railroad Supplement	Piggyback	\$175
Family Railroad Supplement—1 dependent	Piggyback	\$175
Family Railroad Supplement—2 or 3 dependents	Piggyback	\$210
Family Railroad Supplement— 4 or more dependents	Piggyback	\$275



Are You Vaccinated?

The national influenza vaccination rate for Medicare beneficiaries was 50 percent for the 2014-15 flu season. Since senior are often the population with highest vaccination rates the overall vaccination rate is likely lower than 50%. The Illinois Department of Public Health estimates that 3,500 Illinois residents die each year as a direct result of the seasonal flu or pneumonia. Many more are ill enough to require hospitalization. The Center for Disease Control and Prevention provides educational materials at no charge on their website (cdc.gov.flu/freeresources/index.htm.) Flu vaccinations are a covered benefit under all Wabash plans. Immunized members reduce their risk of being sick, missing work, and the need for hospitalization.



In Memory

Wabash extends condolences to family members of Wabash members who have passed away (May 2015—September 2015). Life can be the same after a trinket has been lost but never after the loss of a treasure.

Judy Acklin	Paul Hedenberg	Arnolda Schwandner
James Ballew	Harriet James	Calvin Stambaugh
Paul Braun	Ralph Johnson	Beulah Stiverson
Herbert Brock	Mary Kennedy	Mary Stone
Lucia Cameron	Daniel Leonard	Dennis Taylor
Jewel Carlos	Danny Martin	Randy Thaxton
Patricia Coon	Sheree McCaffery	Carvel Walton
Martha Cottingham	James Melichar	Elmer Westfall
Julie Dennis	Joseph Nick	LaDonna Wharton
Jesse Fleming	Martha Park	

Funny how a melody sounds like a memory.

In Memory of Board Chairman, Randy Thaxton



*Life is like a mountain railroad, with an engineer that's brave;
We must make the run successful from the cradle to the grave;
Watch the curves, the fills, the tunnels; never falter, never quail;
Keep your hand upon the throttle, and your eye upon the rail.*

*You will roll up grades of trial; you will cross the bridge of strife;
See that Christ is your Conductor on this lightning train of life;
Put your trust alone in Jesus; never falter, never fail;
Keep your hand upon the throttle, and your eye upon the rail.*

*As you roll across the trestle, spanning Jordan's swelling tide,
You behold the Union Depot into which your train will glide;
There you'll meet the Superintendent, God the Father, God the Son,
With the hearty, joyous, plaudit, "Weary pilgrim, welcome home!"*

Life is Like A Mountain Railroad—M.E. Abbey & Charles Davis Tillman

Medical Bills and Your Credit

Hospitals and providers are using more aggressive methods to collect outstanding medical bills including phone calls, letters and outside collectors.

Part of the National Consumer Assistance Plan recently introduced by the three credit reporting agencies includes changes to improve the accuracy and quality of reported medical debts. According to the new plan, medical debts will not be reported until after a 180-day "waiting period" from the date of service. This waiting period allows time for the patient to receive a bill, make payments or for insurance to be applied. The credit reporting agencies will also remove from credit reports previously reported medical collections that have been, or are being, paid by insurance.

Pay attention to any statements you receive from providers reflecting a balance due on your account. Contact your provider first if you have any questions or disagree with the information. If you are unable to resolve directly with the provider, contact Wabash for assistance.



Fall and Winter Holiday Closings include November 26th, 27th (Thanksgiving), December 24th, 25th (Christmas), December 31st and January 1st (New Year's) and February 15th (President's Day).



Is Medicare Different For Me

If I Get It Through The Railroad Retirement Board?

If you were a railroad worker receiving retirement benefits or railroad disability from the Railroad Retirement Board, your Medicare benefits will generally work the same way as for people who get Medicare through Social Security. There are a few differences:

- Your enrollment in Medicare Part A and B will automatically be processed by the Railroad Retirement Board instead of Social Security. A few months before your Medicare eligibility begins, you will receive your Medicare card and a letter from the Railroad Retirement Board explaining that you have enrolled in Medicare. Wabash will send you a letter approximately two months before you turn 65 years of age offering you supplemental coverage.
- If you are under 65 and have a disability, the Railroad Retirement Board will determine when you are eligible for Medicare depending on how your disability is classified.
- Healthcare providers will bill Railroad Medicare, not Social Security.
- Your Medicare card will look different. Your card will say Railroad Retirement Board instead of showing the phone number to call Social Security and show the Railroad Retirement Board address on the back. Your Medicare claim number will have a letter before your number, not after.



REMINDER: All the latest benefit summaries, Notices of Creditable Coverage for Medicare members, Women's Health Notice, Newborn Acts Notice and Privacy Notice are located on the Bulletin Board of our website (Wabashcannonball.org). Among other things, there are forms to download and fill out regarding your Protected Health Information and automatic withdrawal forms to begin making your payments automatically.