

Employee Benefit News



Who to call

Guardian**Q: Should I call a nurse, seek urgent care, or go to the ER?**

A: Of course, in an emergency dial 911 or head straight to an emergency room. However, if you have non-emergency questions, **Premera** provides a 24/7 nurse line. A nurse will listen to your concerns, give you advice, and if necessary, direct you to the proper care facility. These lines are private and confidential.

Premera

•Number is on back of insurance card

Q: Can someone help me understand my medical bill?

A: **Premera** devotes specific customer service staff to helping participants understand their bills.

Premera

•1-800-722-1471

Q: How do I know if a doctor, dentist, or facility is considered in my plan's network?

A: You can use online tools for finding "in-network" doctors and facilities. Take a careful look at your plan's network.

Premera

- ▶ Your network name is displayed on the top right hand side of your card. Your plan should fall under "Heritage."
- ▶ Go to: www.premera.com
- ▶ Click "Find a Doctor"

- ▶ Go to: www.guardiananytime.com
- ▶ Click "Member" to register
- ▶ Create your profile, Login
- ▶ Click on "Find a Provider"

Q: I have a question about long-term disability insurance, short-term disability insurance, or life insurance, who should I call?

A: Should you become unable to work (as a result of a qualifying accident or sickness); long-term disability (LTD) insurance and short-term disability (STD) insurance can provide income replacement.

Lincoln Financial is Capstone's LTD, STD, and life insurance carrier.

Lincoln Financial

•1-800-423-2765
•Dial 1 for claims
•Dial 2 for all other

Q: I'm looking for confidential support and guidance relating to work, parenting, relationships, legal advice, or substance abuse. Is there someone I can call?

A: Capstone offers an **Employee Assistance Program (EAP)**. The program allows employees to call a 24/7 confidential line for assistance and support related to parenting, relationships, work, and more.

Employee Connect

•1-877-757-7587
•www.eapadvantage.com

Q: Can I view my medical claims online?

A: Yes! **Premera** has a suite of online tools. You can view claims, check benefits and eligibility, access explanation of benefit (EOB) documents, and more.

To register go to:

- ▶ www.premera.com
- ▶ Click "My Account"
- ▶ Click "Register"

Q: Who should I call with dental insurance questions?

A: Capstone's dental insurance carrier is **Guardian**. For the most prompt customer service, call the number on the back of your dental insurance ID card.

Q: Who can I contact about my Allstate accident plan?

A: **Charles Fletcher** is Allstate's representative for Capstone Construction.

Allstate

Charles Fletcher
509-324-6311
cfletch@allstate.com



Still have questions?

- Capstone's employee benefits consultant is Copperleaf Consultants. (509) 838-5571