

May 2025

Benefit Changes FAQ for Active and Non-Medicare Retired Participants

As you are aware, deductibles were introduced to your medical plan as of July 2024. The deductible reset on January 1, 2025. The 2025 Active plan deductible is \$1,000 per individual with a family maximum of \$2,000.

Many participants have contacted the Joint Industry Board and MagnaCare with questions regarding the deductible and how it applies. Some questions can be answered by visiting www.jibei.org, selecting the "Health" option at the top of the page and reviewing the list of Frequently Asked Questions. In addition, we are providing this enhanced list of Frequently Asked Questions as a guide to address some of the more complex questions that have recently arisen.

- 1. When should I pay my doctor/provider?** Only pay a bill from a doctor/provider office when the dollar amount being requested matches the dollar amount reflected on the MagnaCare EOB.
- 2. What if I'm unsure of what to pay?** Call MagnaCare and we will be able to confirm whether or not the amount reflected on a bill from your doctor is final. You may also use the MyCreateHealth app on your smartphone or visit www.mycreatehealth.com to access your MagnaCare account online. MyCreateHealth is a quick resource you can use to review your claims upon receipt of a bill from a provider and to determine whether a bill should be paid.
- 3. How does the deductible apply for me as an Active participant with no dependents?** You will be required to satisfy a deductible of \$1,000 in 2025 before the plan begins to pay benefits.
- 4. Both my spouse and I have coverage with the PHBP/MagnaCare plan. How does our deductible work?** Both you and your spouse are required to satisfy the individual deductible of \$1,000 before the plan begins to pay benefits. Please note, benefits can begin for one individual while the other still has deductible dollar amounts left to satisfy.
- 5. My plan provides coverage for me, my wife and children. How does the deductible work?** The plan deductible is \$1,000 per individual covered under the plan, not to exceed \$2,000 for an entire family. In this scenario, the deductible will apply until one person in your family reaches \$1,000. At that point, benefits will begin to pay for that person only, while the deductible continues applying to the remainder of the family. The deductible will continue applying until the entire family reaches a shared deductible of \$2,000.

If you have any questions, please call MagnaCare Customer Service at 877-624-6210.