



# FOX VALLEY & VICINITY LABORERS

## HEALTH AND WELFARE AND PENSION FUNDS

DATE: December 15, 2023

TO: Eligible Participants

FROM: Board of Trustees

SUBJECT: Fox Valley Laborers Health and Welfare Fund  
Cost Comparison Tool

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#### **WELFARE FUND**

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Health plans are required to provide online price comparison tools for medical services that provide personalized real-time estimates of participant cost sharing liability for covered healthcare items and services. The price comparison tools are required to be internet-based and initially provide cost sharing estimates on 500 commonly accessed healthcare services, and for all covered healthcare services for plan years beginning on or after January 1, 2024.

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By making cost sharing estimates available prior to receiving care, participants will be empowered to make more informed decisions regarding their healthcare and be better equipped to shop for healthcare goods and services across multiple providers in their network. Price comparison tools are required to:

- Enable participants to search for healthcare items or services, based on a billing code or description, in a specific user-defined geographical area
- Provide participants with real-time accumulated amounts, such as deductible, co-insurance, or other out-of-pocket expenditures
- Provide good faith real-time estimates of participant cost sharing, based on contracted rates and current accumulated amounts
- Allow participants to compare contracted rates and their estimated financial responsibility across multiple providers in their network
- Allow participants to understand their estimated financial responsibility based on the plan's allowances for out-of-network care
- List limiting factors or prerequisites to coverage, such as prior authorization
- Provide cost sharing estimates in printed form, when requested by a participant

Fox Valley Laborers Health and Welfare Fund has partnered with Green Light to provide this service. Green Light's price comparison solution is an easy-to-use online platform which helps you obtain real-time estimates as described above. Participants can register\* for Green Light's Price Comparison Tool via the Health & Welfare page of the Fox Valley Laborers website ([www.fvlab.com](http://www.fvlab.com)), or at:

<https://mycostestimates.com/users/register>

Cost sharing estimates are also available on paper, upon request. Participants can request a printed cost sharing estimate by contacting Customer Service at (847) 742-0900 or by email at [customerservice@fvlab.com](mailto:customerservice@fvlab.com).

Please contact the Fund Office if you have any questions.

- \* TO REGISTER AT MYCOSTESTIMATES.COM: Complete all fields of the Green Light Member Validation screen. You will then receive an email from Green Light confirming your account. Click Confirm to complete the registration.

Please note:

- Member ID is your Fox Valley Laborers unique identification number (FVL followed by the last six digits on your BlueCross BlueShield identification card). For example: FVL098765, not FVL000098765.
- First Name as it appears on the outside of this envelope.
- Zip Code is five digits as it appears on the outside of this envelope. Do not enter +four digits.

To continue on the price comparison tool, select the eligible individual, how far you are willing to travel, and the service type. Service type can be entered by code or description. The providers meeting your selected criteria and your estimated BlueCross BlueShield in-network patient responsibility are displayed. An out-of-network pricing option is also available.