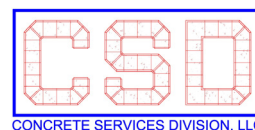




**MEMBER
ADVOCACY**



Dear JCC/BRE/CSD Employee:

Conner Strong & Buckelew is pleased to represent Johnston Construction Company (JCC), B and R Electrical Contractors, Inc. (BRE) and Concrete Services Division LLC (CSD) in helping to manage and administer your health benefits program. Headquartered in Camden, New Jersey, we are one of the country's leading insurance brokerage/consulting firms. We have an unsurpassed commitment to supporting our clients with the highest level of customer service.

We know it is often difficult to fully understand your health benefits and use them properly—especially when insurance companies make more and more changes to the way plans are administered and how claims are paid. This is where our **Member Advocacy Program** can help.

The attached Member Advocacy card conveniently provides important contact information for each of your coverages (such as the toll-free customer service number, website address, and group number). If you have a question about your benefits or a claim payment, your first point of contact should always be the insurance company. However, if you cannot resolve your concerns or require special assistance, please contact a specially trained and experienced Member Advocate to intercede on your behalf:

- call the Conner Strong & Buckelew Member Advocacy hotline at **800.563.9929**, or
- submit a request via the Conner Strong & Buckelew website **www.connerstrong.com/memberadvocacy**

Please note that this card is in addition to and not a substitute for your medical/prescription and dental ID cards. Be sure to keep all of them in a safe place. For replacement or additional Member Advocacy cards, contact your Human Resources Department or call our toll-free number at **800.563.9929** for an electronic copy.

Conner Strong & Buckelew looks forward to providing any help you may need regarding your health benefits program. Please feel free to contact us if we can be of service.

Wishing you the best in health,

Conner Strong & Buckelew



**TO ANSWER YOUR
BENEFIT QUESTIONS**

BENEFIT/CARRIER	CUSTOMER SERVICE	WEBSITE / EMAIL
Medical/Vision: Meritain	800-925-2272	myMeritain.com
Prescription Drug: RxBenefits	800-334-8134	rxhelp@rxbenefits.com
HSA: Benefit Wallet	877-HSA-4200	mybenefitwallet.com
Dental: Principal	800-986-3343	principal.com
Vision: Vision Benefits of America	800-432-4966	vbaplans.com
Life & Disability: Cigna	800-362-4462	mycigna.com



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Medical/Vision: Meritain	800-925-2272	myMeritain.com
Prescription Drug: RxBenefits	800-334-8134	rxhelp@rxbenefits.com
HSA: Benefit Wallet	877-HSA-4200	mybenefitwallet.com
Dental: Principal	800-986-3343	principal.com
Vision: Vision Benefits of America	800-432-4966	vbaplans.com
Life & Disability: Cigna	800-362-4462	mycigna.com

Commonly Asked Questions about the Member Advocacy Program

When should I contact Member Advocacy ?

Through Conner Strong & Buckelew, our insurance brokerage firm, you will have access to their member advocacy program to assist you in a variety of ways. If you experience any of the following, please contact a Member Advocate:

- You believe your claim was not paid properly
- You need clarification on information from the insurance company
- You have a question regarding a bill from a doctor, lab or hospital
- You are unclear on how your benefits work
- You need help to resolve a problem you've been working on

When should I contact the JCC/BRE/CSD Human Resources Department?

The JCC/BRE/CSD Human Resources department is here to help you, in addition to the Member Advocacy team. However, there are certain questions that the Member Advocacy team will not be able to answer for you and you will need to speak directly to the JCC/BRE/CSD Human Resources department.

If you have an eligibility question, such as:

- "Have I satisfied the benefit waiting period?" or
- "When can I elect benefits?"

How can I contact Member Advocacy?

You may contact the Conner Strong & Buckelew Member Advocacy Unit in any of the following ways:

- Via phone: **800.563.9929**, Monday through Friday, 8:30 am to 5 pm
- Via the web: go to **www.connerstrong.com/memberadvocacy** and complete the fields
- Via e-mail: **cssteam@connerstrong.com**
- Via fax: **856.685.2253**

Can the Member Advocacy team assist with multiple languages?

Yes! Through Para Plus® language line the Member Advocacy team will be able to communicate with any employee and/or their eligible dependent(s) that requires a language other than English. Para Plus® language line offers an interpreter who will be a third-party responsible for communicating between a Member Advocate and the JCC/BRE/CSD employee and/or their eligible dependent(s).



If you have questions about your benefit plan or a claim payment, your first point of contact should be directly with your insurance company. However, if you are unable to resolve your concerns or require special assistance, you may contact a Conner Strong & Buckelew Member Advocate to intercede on your behalf.

Call 800-563-9929 or submit an online request at
www.connerstrong.com/memberadvocacy

Please note that this card is not a substitute for your plan specific ID cards.



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