

# Participant Guide

Your CHFtoo benefits and all our great programs!



Revised September 2023 (Replaces Participant Guide dated October 2022)

## Contact Information

### Questions? Concerns? Contact us...

#### **CHFtoo Customer Service Office**

1901 Las Vegas Blvd. South, Suite 107  
Las Vegas, NV 89104  
**702-733-9938**  
**www.chftoo.org**

### Helpful Numbers

- **Culinary Union Local 226**  
1630 S. Commerce St.  
Las Vegas, NV 89102  
**702-385-2131**
- **Pharmacy Provider**  
OptumRx  
**1-866-611-5960**
- **Culinary Health Center - Nellis**  
650 N. Nellis Blvd.  
Las Vegas, NV 89110  
**702-790-8000**
- **Culinary Pharmacy - Nellis**  
**702-963-9400**
- **Culinary Pharmacy at the Culinary Health Fund**  
1945 Las Vegas Blvd. South  
Las Vegas, NV 89104  
**702-650-4417**
- **Mental Health & Addiction**  
Harmony Healthcare | Human Behavior Institute (HBI)  
**702-251-8000** | **702-248-8866**
- **In-Network-Dentists**  
(Nevada Dental Benefits)  
**702-478-2014**
- **Culinary Health Center - Durango**  
6350 S. Durango Dr.  
Las Vegas, Nevada 89113  
**702-790-8000**
- **Culinary Pharmacy - Durango**  
**725-223-2100**

## Advocacy



### Your advocates can help you with all your questions!

The advocates are your personal CHFtoo “helpers.” They will help you with questions about your benefits, coverage, CHFtoo programs, and more.

Call them at **702-691-5665** or email **advocacy@culinaryhealthfund.org**

# CHFtoo Benefits

## How to use your CHFtoo benefits



**1** You, your spouse and your adult dependent children can only go to a Culinary Health Center doctor for your primary care.

If your spouse or your adult dependent child have their own insurance, they should follow the rules of that plan. Please call the Advocacy Line at 702-691-5665 with questions.

**2** Your Culinary Health Center doctor will refer you to a specialist.

# PPO Provider Directory



## Looking for a new doctor?

**To find a doctor, please:**

- Scan the QR code
- Visit [www.chftoo.org/ppo](http://www.chftoo.org/ppo) or
- Call the Customer Service Office at 702-733-9938



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# Eligibility Requirements

## How to get covered (eligibility)

You must work at least **360 hours** in the first three months. That's about 30 hours per week.

Getting coverage depends on how many hours you work (see the "Getting Eligibility Table" below).

For every hour you work, your employer (job) pays into the CHFtoo Plan for your coverage.

### Getting Eligibility Table

360 Hours Required in	Wait Time	Covered in
Jan - Feb - Mar	Apr	May - Jun
Feb - Mar - Apr	May	Jun - Jul - Aug
Mar - Apr - May	Jun	Jul - Aug
Apr - May - Jun	Jul	Aug - Sep - Oct
May - Jun - Jul	Aug	Sep - Oct
Jun - Jul - Aug	Sep	Oct - Nov - Dec
Jul - Aug - Sep	Oct	Nov - Dec
Aug - Sep - Oct	Nov	Dec - Jan - Feb
Sep - Oct - Nov	Dec	Jan - Feb
Oct - Nov - Dec	Jan	Feb - Mar - Apr
Nov - Dec - Jan	Feb	Mar - Apr
Dec - Jan - Feb	Mar	Apr - May - Jun

## How to keep your benefits

To keep your coverage, you must work at least **240 hours** every two months. That's about 30 hours per week (see the "Keeping Eligibility Table" below).

As long as you are working 240 hours as noted in the table below, you will keep your coverage.

### Keeping Eligibility Table

240 Hours Required in	Covered in
Jan - Feb	May - Jun
Mar - Apr	Jul - Aug
May - Jun	Sep - Oct
Jul - Aug	Nov - Dec
Sep - Oct	Jan - Feb
Nov - Dec	Mar - Apr

# Self-Pay

## What is Self-Pay?

It's an option for you to pay for your coverage when you don't work enough hours.

## How will you know if you need to Self-Pay?

You will get a Self-Pay notice in the mail\*. You must make your self-payment before the due date to keep your coverage.

Look at the table below to know when your self-payment would be due.

## Self-Pay Due Dates

Less than 240 hours worked in	Payment due by	Covered in
Jan - Feb	Apr 30	May - Jun
Mar - Apr	Jun 30	Jul - Aug
May - Jun	Aug 30	Sep - Oct
Jul - Aug	Oct 31	Nov - Dec
Sep - Oct	Dec 31	Jan - Feb
Nov - Dec	Feb 28/29	Mar - Apr

\* We need to be able to mail you your Self-Pay notice. Make sure that we have your correct contact information on file. You can change your contact information at any time on our website. You can also call the Customer Service Office to change your address.

## How can you Self-Pay?

To make a self-payment, you can:

- Call our Customer Service Office at **702-733-9938** and follow the options to pay by phone.
- Come by the **Customer Service Office from 7:30am to 6pm (Monday through Friday)** to pay with cash, credit card, check or money order.
- Mail us a check or money order, or drop it in the Customer Service Office drop box at:  
**CHFtoo**  
**1901 Las Vegas Blvd. South, Suite 107**  
**Las Vegas, NV 89104**
- Pay online at **[www.chftoo.org/portal](http://www.chftoo.org/portal)**

# Life Insurance Beneficiary Designations

## What happens if you pass away

Life insurance is another benefit that you get **at no cost to you**. If you pass away for a reason covered by the CHFtoo Plan, the person you choose as your beneficiary will get paid a monetary benefit.

### Who can you name as a beneficiary?

You may choose anyone you wish as your beneficiary. Just fill out a Life Insurance Beneficiary Form at the Customer Service Office. You can change your beneficiary whenever you want.

### Who is covered under the policy?

You and your enrolled dependents each have a policy as long as you are eligible for CHFtoo benefits.

### What if one of my dependents passes away?

If one of your enrolled dependents passes away, there is also a benefit. This benefit gets paid only to you (the participant).

**Would you like to buy additional disability/life insurance?**

Call Boston Mutual at **702-386-5179**.

# Culinary Health Centers

The Culinary Health Centers are **exclusively for CHFtoo and Culinary participants and their dependents**. Everything you and your family need to stay healthy is under one roof!

With little to no copays for most services, we make it easy for you to get high-quality care! **Remember, this is the only place you can go for primary care.**

Call **702-790-8000** to make your appointment today! It's fast, easy and convenient.

## Services

- Primary Care
- Pediatrics
- Culinary Pharmacy
- Lab
- Mental Health Counseling
- Dental
- Eye Care\*
- Physical Therapy\*
- Acupuncture\*
- Chiropractic Care\*

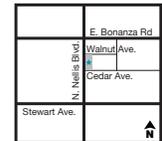
*\*Only offered at select locations*

## 2 locations for you!



### Culinary Health Center - Nellis (East)

650 N. Nellis Blvd.  
Las Vegas, NV 89110



### Culinary Health Center - Durango (Southwest)

6350 S. Durango Dr.  
Las Vegas, NV 89113



## For hours, copays & more information

Visit [www.culinaryhc.com](http://www.culinaryhc.com)

# Culinary Pharmacy

## You can get your medications for a \$0 copay!

The Culinary Pharmacies are only for Culinary and CHFtoo participants and eligible dependents.

They have more than 300 generic medications, including most diabetic prescription medicines and supplies.



## For a list of Culinary Pharmacy medications

- Visit one of the Culinary Pharmacies
- Go to our website at [www.chftoo.org](http://www.chftoo.org)

### CULINARY PHARMACY LOCATIONS

- **At Culinary Health Fund**  
1945 S. Las Vegas Blvd.  
Las Vegas, NV 89104  
**702-650-4417**
- **At Culinary Health Center - Durango**  
6350 S Durango Dr.  
Las Vegas, NV 89113  
**725-223-2100**
- **At Culinary Health Center - Nellis**  
650 N. Nellis Blvd.  
Las Vegas, NV 89110  
**702-963-9400**

# Urgent Care

## When should you go to an Urgent Care?

- When your doctor is not available
- Outside of normal office hours (nights & weekends)
- When you need medical attention right away



**Urgent Care is for emergencies that are not a danger to your life or risk of loss of limb.**

## Examples of problems treated at urgent care

- Accidents and falls
- Sprains and strains
- Fever or flu
- Sore throat
- High fever
- Vomiting, diarrhea
- Bleeding cuts that need stitches

For a complete list of in-network Urgent Care Centers:

- Visit [www.chftoo.org/ppo](http://www.chftoo.org/ppo)
  - Select "**Urgent Care Centers**"
- or
- Call the Customer Service Office at **702-733-9938**

# Dental Plan

## Nevada Dental Benefits

### Plan with Culinary Dentists (inside of the network)

- **Who is covered?**  
Participants and their eligible dependents.
- **Maximum yearly benefit**  
No maximum.
- **Copayments**  
No copayments for:
  - examinations
  - basic cleanings
  - x-rays

***Other copays can change according to the service.***

#### Orthodontic Benefit (Braces)

(Dental services must be from a dentist in the network).

- **For dependent children under the age of 19:**  
The copay is **\$2,000** (\$400 when treatment begins, \$125 per month for 11 months, and \$225 for retention)

**Ask for a copy of the Dental Booklet for more detailed information about braces and copayments.**

***For more information call Nevada Dental Benefits at 702-478-2014.***

## Clinical Pathology Laboratories



**CPL is the exclusive lab provider (bloodwork and other tests) for CHFtoo.**

There are several locations you can go to, including the office located right next to the CHFtoo's Customer Service Office.

For more information and to find a CPL location, please visit **[www.chftoo.org/lab-work](http://www.chftoo.org/lab-work)**. If you have questions, please call our Customer Service Office at **702-733-9938**.

#### CPL Lab at the Culinary Health Fund

1901 Las Vegas Blvd South  
Suite 140  
Las Vegas, NV 89104

**702-795-4900**



# Nevada Health Solutions

**Nevada Health Solutions (NHS)...**  
Is the CHFtoo's Medical Management Team. They have a team of nurses and health coordinators to help you get the medical care you need:



- at home
- in the hospital, or
- in the community

## What can you get help with?

Nevada Health Solutions will:

- help you get ready for surgery (see next page)
- visit you at the hospital and make sure you are getting the care you need
- help you with your transition when you get out of the hospital
- call you if you have been to the Emergency Room to make sure you are doing ok
- help coordinate care if you have a chronic disease such as:
  - ✓ Diabetes
  - ✓ Kidney Disease
  - ✓ High Blood Pressure
  - ✓ Heart Problems
  - ✓ COPD & Asthma

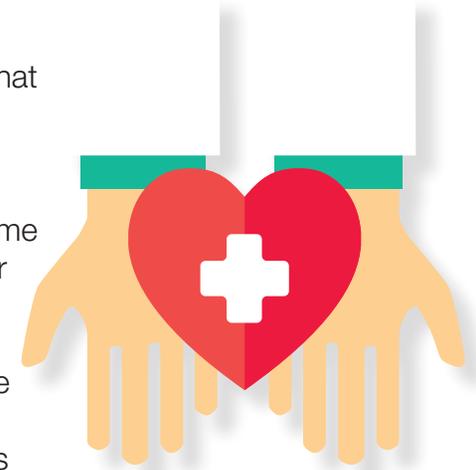
**Call Nevada Health Solutions at 702-216-1653.**

# What you Need to do Before & After Surgery

We understand a surgery can be stressful and you might not know what you need to do.

That is why **Nevada Health Solutions** would like to give you some advice, so you can be ready for your surgery and have a faster recovery.

The **Nevada Health Solutions** care team is ready to help you. Call **702-216-1653** if you have questions or need help.



Here are some things to keep in mind before your surgery:

- Always tell your doctor all of the medications that you are taking.
- Plan for your return home. Things to think about are:
  - ✓ Who will be taking you home after surgery?
  - ✓ Do you have to use stairs to get into your home?
  - ✓ Do you have stairs inside your home?
  - ✓ Will you need to stay with family or friends after your surgery?

**Remember, your surgery and recovery will be easier if you and your family are involved in the preparation of your surgery and planning of your recovery.**

## Breast Care

### Mammograms

You are eligible to receive a preventive mammogram for no copay if:

- You are 35 or older
- Your last mammogram was done over 11 months ago

Talk to your doctor about getting your mammogram every year.



### What are the steps you need to follow to get a mammogram?

1. Get a referral from your doctor.
2. Find a radiology provider on [www.culinaryhealthfund.org/imaging](http://www.culinaryhealthfund.org/imaging) and call them to make an appointment.
3. Preventive mammograms are a \$0 copay benefit.

#### IMPORTANT INFORMATION

Sometimes, women are told that they need to go back for more views or a diagnostic mammogram. If this happens to you, do not panic. This may be simply because the technician did not get enough clear images. Or it may be because your doctor just needs to see more. These other views and diagnostic mammograms will have a copay. These other views may be:

- **Ultrasound**
- **MRI of the breast**
- **Another mammogram**

## Radiology & Imaging

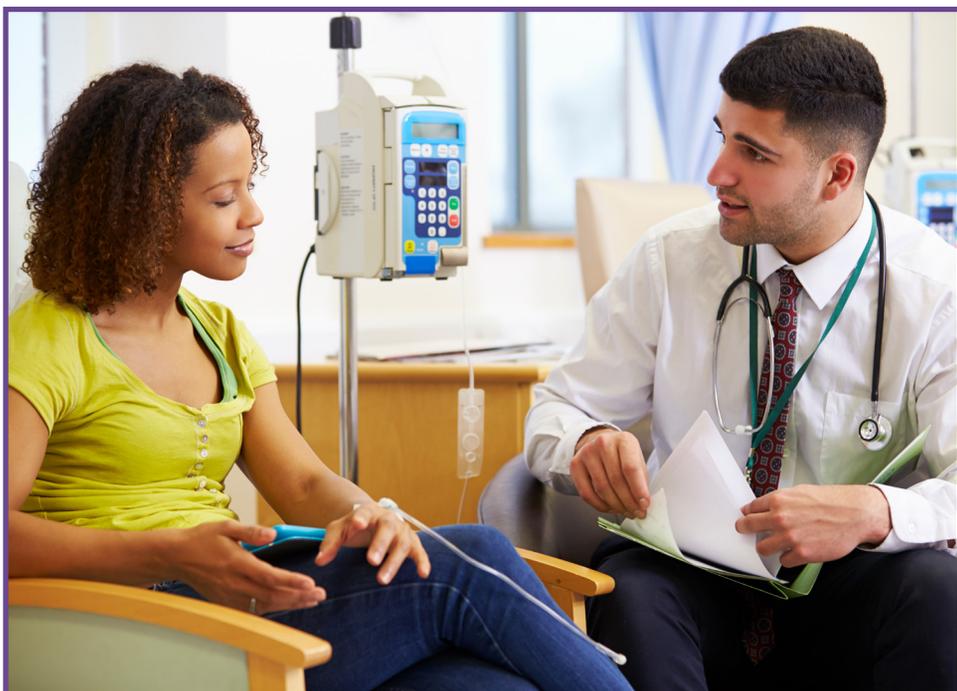


**You have many in-network providers for radiology and imaging services!** Services include:

- X-rays
- Imaging (MRI, CAT Scans, ultrasounds, etc)
- Mammograms

**To find the nearest in-network locations for radiology and imaging**

Please visit [www.culinaryhealthfund.org/imaging](http://www.culinaryhealthfund.org/imaging)



Comprehensive Cancer Centers of Nevada (CCCN) is our exclusive provider for cancer treatment!

Please visit [www.chftoo.org/ppo](http://www.chftoo.org/ppo) for a list of CCCN locations.

- Select “Doctors & Specialists.”
- Then, choose “Oncology.”

Please call the Customer Service Office at **702-733-9938** if you have any questions.



You may need Durable Medical Equipment (DME) to help you with a health condition.

- **What is Durable Medical Equipment (DME)?**

It is equipment that helps you with a health condition. For example, if you have problems breathing, you may get oxygen equipment. Your doctor orders these devices for you to use at home. It is used every day, or for a long period of time.

- **How do I know if my DME is covered?**

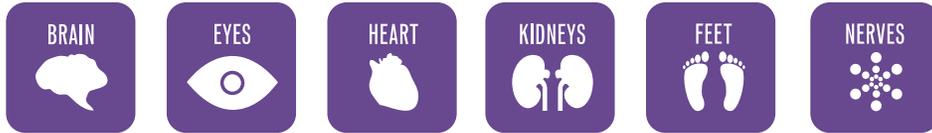
DME products over \$500 must be approved before they are purchased. This is called prior authorization. Tell your doctor or provider to fax a prior authorization request to NHS at 702-691-5614.

For more information and to find a DME provider, please visit [www.chftoo.org/durable-medical-equipment](http://www.chftoo.org/durable-medical-equipment). If you have questions, please call our Customer Service Office at **702-733-9938**.

# Diabetes Rewards Program

# Culinary Healthier U

## Did you know that diabetes affects your:



The **Diabetes Rewards Program** can help you take care of your diabetes. It is a program that offers classes for you to learn how to live better with diabetes.

### Attend free classes and get the check-ups below:

- Diabetes Class
- Diabetes Plus Class
- Kidney Smart Class
- Foot Check (call your podiatrist or the doctor that manages your diabetes)
- Eye Check (call your ophthalmologist or retina specialist)

### You can also get the following supplies at no cost:

- ✓ Glucose meters
- ✓ Strips
- ✓ Lancets
- ✓ Syringes
- ✓ Insulin
- ✓ Oral medication

## To sign up:

Call the Advocacy Line at **702-691-5665**.



### Do you have problems with your weight? Do you suffer from chronic illnesses like diabetes or heart problems?

Then the Culinary Healthier U program can help. Through the program you can see a certified dietitian/nutritionist.

They will teach you how to choose better foods to keep a healthier weight and/or control your chronic illnesses.

### Want to join the program?

Call one of the dietitians/nutritionists in our network to make an appointment. They will do a screening to see if you qualify. There are no copays for these visits.

For more information and to find a dietitian/nutritionist, please visit [www.chftoo.org/culinary-healthier-u](http://www.chftoo.org/culinary-healthier-u). If you have questions, please call the Advocacy Line at **702-691-5665**.

## Healthy Pregnancy Plus

CHFtoo wants you to have a Healthy Pregnancy!  
If you're pregnant, the **Healthy Pregnancy Plus program** is for you.

The program will help make this exciting new time in your life easier and more enjoyable. **There is no copay for this program.**

### What will you get if you sign up for the program?

- Educational materials
- Breastfeeding classes
- A breast pump (if you choose to breastfeed)
- Access to a Lactation Consultant (they can help with breastfeeding problems)
- \$200 after your baby is born (if you go to your doctor before 12 weeks of pregnancy and go to all your appointments)  
*Dependent children who are pregnant are not eligible to receive the \$200*

### To sign up:

Call the Advocacy Line at **702-691-5665** when you find out you are pregnant.



## High Risk Pregnancy Centers



Having a baby is exciting but sometimes it can get a little complicated. During this time, you may need extra care.

That's why CHFtoo has contracted with the **High Risk Pregnancy Center**. They have a group of specialists dedicated to your and your baby's health!

To make an appointment, please call **702-848-3134** or visit **[hrpregnancy.com](http://hrpregnancy.com)**.

## The Culinary Stop Smoking Program



“**Call It Quits**” is a program to help you stop smoking. It includes:

- Counseling - You can choose to attend a group class, online counseling, or phone support
- Nicotine Replacement Therapy (nicotine patches, gum, or lozenges)
- Medication (if you need it)

## Who is the program for?

All eligible participants and their dependents 18 years and older. There is no copay for this program.

## How do you sign up?

**1** Call the CHFtoo’s Advocacy Line at **702-691-5665**.

**2** You will be asked to answer questions about your health and tobacco use.

**3** They will ask you what type of counseling you prefer.

## What is the Mental Health & Addiction Program?

It’s a benefit available to you, which includes a team of professionals to help you if you are feeling sad or stressed, or if your problems are affecting your family and your job, and more. These professionals can be:

- **Generalists/ Counselors**
- **Psychologists**
- **Psychiatrists**

### Areas they can help you with:

- Marriage & Family
- Emotional Stress
- Substance (Drugs and Alcohol) Abuse
- Grief & Loss
- Work Pressures
- Gambling
- Financial Difficulties
- Crisis Intervention

### How much will it cost?

Service	Copay
Generalists/Counselors (Psychologists and Psychiatrists are not included)	<ul style="list-style-type: none"> <li>• <b>No copay</b> for your first 5 visits (per problem)</li> <li>• <b>\$15 copayment</b> after your first 5 visits (per problem)</li> </ul>
If you need to stay at a hospital	<ul style="list-style-type: none"> <li>• \$250 copayment per hospital stay</li> </ul>

### How to get help?

We have a bigger network now! We’ve partnered with the following providers to get you the care you need. Please call them at:

- **Harmony Healthcare - 702-251-8000**
- **Human Behavior Institute (HBI) - 702-248-8866**

*There are also services available for people with disabilities (including those that are blind or deaf).*



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[www.chftoo.org](http://www.chftoo.org)

For the latest information, please visit **[chftoo.org](http://chftoo.org)**  
or call the Customer Service Office at **702-733-9938**.