

**FIVE RIVERS CARPENTERS DISTRICT COUNCIL HEALTH & WEFLARE FUND
C/O EASTERN IOWA FRINGE BENEFIT FUNDS, INC
5001 J STREET SW, SUITE 100
CEDAR RAPIDS IA 52404
319-366-3623
1-800-847-0113
FAX: 319-362-7272
IMPORTANT NOTICE**

December 1, 2025

Dear Participant,

The Trustees of the Five Rivers Carpenters District Council Health & Welfare Fund (“Plan”) have made the decision to change the medical network provider for the Plan from Wellmark to Independence Administrators (IA).

Effective JANUARY 1, 2026, your medical network provider will be Independence Administrators. ***Please note, other than changing the Plan Sponsor’s name and contact information, nothing else has changed in terms of your network.***

Your medical coverage will now be offered through Independence Administrators (IA) a Blue Cross/Blue Shield Affiliate.

You will receive a new card in the mail before January 1, 2026 with a new Identification Number and the new Plan Name to give to your providers for any services after that date. After January 1, 2026, please destroy your old card and begin using the Independence Administrators Card for all your medical services.

You will receive a card for yourself and separate cards for every eligible family member on file. Digital copies of the cards can be found on your member portal after the effective date.

On the back of the card, you will find all relevant information for IA’s Customer Service contact numbers. On the front of the card, you will find a sticker with a different phone number for IA’s Text Messaging Service: “The Wire”. You can use this number to Opt-In to IA’s text messaging service to stay up to date on your policy, preventative care information, and latest news about your plan.

There is nothing you need to do to be enrolled in the plan, this will happen automatically.

An example of your new card and a list of Frequently Asked Questions is on the next page.

PLEASE REMEMBER THE ONLY THING CHANGING IS THE NAME OF THE NETWORK PROVIDER AND YOUR MEDICAL INSURANCE CONTACT INFORMATION.

Independence Administrators (IA) Plan Frequently Asked Questions - FAQs



Do I need to find new doctors? *No. The same network of Doctors and Hospitals are In-Network with IA as we have today with Wellmark. There is no need to look for new doctors, just make sure to update your card information with all of your providers.*

Who do I call for billing issues? *Independence Administrators: 1-833-242-3330*

Are there any new copays, coinsurance, or deductibles? *No. Other than the name and contact information change, everything else stays the same. The Fund's Medical Coverage has not changed.*

Do the amounts I have paid towards my Out-of-Pocket Maximum carry over? *No. All accumulators start over on January 1, 2026, and each year after.*

What steps should I take if a bill gets denied after January 1, 2026:

1. Check your Explanation of Benefits for the denial or rejection reason (if any)
2. Make sure your provider has your new card number and plan information on file
3. Call Independence Administrators at 1-833-242-3330 to review the issue

Sample Independence Administrators PPO Card



##name_Mi##
##lname_suffix##
Member ID
##Prefix_MbriD##

FIVE RIVERS CARPENTERS HEALTH
& WELFARE FUND

PCP, SPEC, URGENT CARE & ER -
DEDUCTIBLE APPLIES, THEN
20% COINSURANCE

PREVENTIVE CARE - 100%

	INN	OON
IND DED	\$300	\$900
FAM DED	\$600	\$1800
IND OOPM	\$3000	\$9000
FAM OOPM	\$6000	\$18000



www.MyIBXTPAbenefits.com

For Customer Service: 1-833-242-3330
To locate a BlueCard provider: 1-800-810-BLUE

Prequalification: 1-888-234-2388

Mental Health/Substance Abuse: 1-800-778-2118

Cardholder:
Present this card to providers when seeking care. This card is for identification only and does not prove eligibility. Please read your benefit booklet for details of your coverage, its limitations, and exclusions. Inpatient Prequalification is required. See your benefit plan for details on any other services that may require pre-qualification.

Print
File
Share

Blue

Members send out-of-network paper claims to the
Claims Administrator:
P.O. Box 21874
Eagan, MN 55121
Payer ID# 64783

Health benefits are funded entirely by
1. Independence Administrators
administrative and claims payment
only.

Independence Administrators is an independent
licensee of the Blue Cross and Blue Shield
Association.