

United Food and Commercial Workers Union Local 1529 And Employers Health and Welfare Plan and Trust

ADMINISTRATIVE OFFICE

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March 1, 2006

Two Important Health Benefit Changes

To: All Eligible Participants

From: The Administrative Office of UFCW Local 1529 & Employers Health and Welfare Plan and Trust

The Board of Trustees of your UFCW Local 1529 & Employers Health and Welfare Plan and Trust are please to announce two changes. Both are important and beneficial to the ongoing success of the Fund.

1. New Primary Preferred Provider Organization (PPO)

Effective March 1, 2006, Baptist Health Services Group (BHSG) will be the primary PPO for the UFCW Local 1529 & Employers Health and Welfare Plan and Trust. BHSG has over 2,700 physicians, more than 40 hospitals and 130 ancillary facilities within their network. This is an added benefit to the Fund. Currently there is a 92% overall In Network usage by you (participants and family members), the BHSG group may provide you with additional In Network physicians and hospitals for you to access in your area.

There are two ways you can determine if a provider who may not have participated with USAMCO or BeechStreet is now In Network through BHSG. The first way is to access your provider search via the Internet at www.acsthealth.com. This site will allow you to locate a BHSG provider by city, state and/specialty. This same web site has the ability for you to print a listing of providers in your area. The second way to determine if a provider is in the BHSG, USAMCO or Beech Street Network is by calling the administrative office during business hours at 800-874-8499 or 901-758-3000 Monday-Friday 8:30am to 4:00pm CST.

2. Prior Authorization Company Changes Name to Care Allies

The company used for Prior Authorizations has changed their name form IntraCorp to CareAllies. The name change is the only difference. All the contact information and procedures are the same. The number to call for prior authorization is 1-800-395-7236. This number is available 24 hours a day 365 days a year. Please refer to your Summary Plan Description (SPD) for a list of procedures that require prior authorization.