

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

ADMINISTRATIVE OFFICE

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BOARD OF TRUSTEES

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April 20, 2007

A VERY IMPORTANT HEALTH BENEFIT CHANGE **EFFECTIVE MAY 1, 2007**

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 pleased to announce an important change in your Preferred Provider Organization (PPO). It is an important and beneficial change that will add more physicians and hospitals to this Fund's network. It is important to note that the Baptist hospitals and doctors in Memphis (Shelby County) Tennessee and Desoto County Mississippi will continue to be part of this PPO Network.

1. New Preferred Provider Organization (PPO)

Effective May 1, 2007, the new PPO is **Choice Care** a leased network from Humana a national PPO. Many of the physicians and hospitals you access now remain in the Choice Care network. More physicians and hospitals have been added. Those of you in the state of Mississippi, specific to Hinds-Rankin-Madison-Lincoln and Pike counties now have access to more in network providers.

There are two ways you can determine if your doctor or hospital participates in the Choice Care PPO.

- 1) The first way is to access your provider search via the internet on or after May 1st, 2007 at www.bams.bz. **or prior to May 1st, 2007** www.choicecarenetwork.com. this site will allow you to locate and print a listing of Choice Care providers by name, city, state or specialty.
- 2) The second way to determine if a provider is in the ChoiceCare network is by calling the administrative office during business hours Monday thru Friday 8:30 AM to 4:00 PM CST. The phone number is 800-874-8499.

This same web site address www.bams.bz is set up for you to enroll yourself and your eligible dependents. If you have not enrolled by way of the web site or paper, take the time to **do it now**. For your convenience we have enclosed enrollment instructions. You can access the web site at your place of employment or come by the Administrative office to enroll electronically. We will be happy to assist you. If you wish to use a paper method to enroll, you can call our office for the paper forms. Once you are enrolled, you can access the www.bams.bz web site on a 24/7 basis, you can view your coverage and your Explanation of Benefits(EOB's) to determine which doctor or hospital has filed claims, when they were paid and how much you owe.

2. New Medical Identification Cards:

Enclosed you will find your new medical identification card. **Each covered person will have their own medical card.** Each card will have its own insured policy identification number. If you have dependent coverage, as a participant you will be responsible for the safekeeping of your minor child or children's medical identification card.

The card remains a black and white four sided card. In order to avoid confusion, your new medical ID card has a card date of May 1, 2007. You can use this card for all your physician or hospital medical needs as of May 1, 2007. Also in compliance with the Health Insurance Portability Accountability Act (HIPAA) all traces of your social security number have been removed.

When you or your covered dependents seek medical care on or after May 1, 2007 it is very important that you give the hospital or doctor the correct card so they can update their records. If you fail to do this, your claim cannot be filed properly by the physician or hospital and our office will be unable to trace the problem.

If you have claims prior to May 1, 2007, the physician or hospital should file those claims with the previous Preferred Provider Organizations, USAMCO or Beech Street.

Sometimes change can be a bit confusing you may have many questions about the new Choice Care PPO, or perhaps your medical identification card, this administrative office will be happy to answer those questions. You can reach a Benefit Specialist by calling the Administrative Office at 800-874-8499 or 901-758-3000 Monday-Friday 8:30AM to 4:00 PM CST.