

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

Leon E. Sheppard
Kathy Miller
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February 13, 2009

TO: All Eligible Health and Welfare Plan Participants

FROM: The Board of Trustees

RE: Plan Benefit Changes

This memo is to notify all eligible Health and Welfare Plan participants of several benefit improvements to the Health and Welfare Plan.

The Board of Trustees is pleased to announce that the UFCW Union Local 1529 and Contributing Employers Health Fund will enhance plan designs for the medical, pharmacy and dental plans:

The following benefit improvements will be effective on all claims dated on or after February 1, 2009:

2009 Medical & Pharmacy

- The medical annual maximum is being increased from \$200,000 to \$250,000
- The medical lifetime maximum is being increased from \$1-million to \$1.5-million
- The pharmacy annual maximum is being increased from \$2,500 to \$7,500

2009 Dental

- The dental annual maximum is being increased from \$1,000 to \$1,250
- The current schedule of dental benefits will be increased to pay claims at 80% with an annual maximum of \$1,250

Preventive Care

During 2009, the Fund will also begin covering certain preventive medical care at 100%. By covering these preventive care services at 100%, you and your eligible dependents are encouraged to seek regular annual physical exams with an In-Network Provider. Details of this new benefit will be released in the near future by way of mail.

In today's environment these benefit improvements did not come easy. Where most companies are cutting healthcare benefits & raising cost, you should thank the Local 1529 Union and your contributing Employer for making these very costly benefit improvements for you and your eligible dependents at a minimal cost to you. The benefits increases far out-weigh the small amount you will be contributing on a weekly basis thus making your Plan one of the best Plans in the Country.

Turn Over 

Important Reminders to Health Plan Members

Save Money by Using an In-Network Provider

This Plan utilizes a contract with a Preferred Provider Organization (PPO). A PPO is a network of health care Providers that have agreed to provide services at discounted rates. When you obtain services from In-Network Providers, your out-of-pocket costs will be lower. Services may also be obtained from Out-of-Network Providers, however, the fees will not be discounted and your out of pocket expenses increase to in some cases 50% of the charges.

How to Locate In-Network Providers

To find out which In-Network Providers may be available through this health plan, please call the Benefit Claims and Trust Office at (901) 758-3000 or (800) 874-8499.

MAKE THE CALL! Participating physicians and network composition are subject to change and do change on a regular basis. To avoid paying out of network fees, we recommend that you contact the Provider to be sure they are currently participating in the PPO Network listed on the back of your ID Card.

Important Contact Information

For Prior Authorization: call CareAllies: 1-800-395-7236

Must certify: 72 hours prior to elective procedures. 1 business day following non-elective and emergency room admissions. Non-compliance will result in a reduced benefit.

For any claims or benefit-related questions or issues, please call the Administrative Office: (901) 758-3000 or 1-800-874-8499.

Address Updates

You could be missing out on important mailings. If your address has changed please notify us in writing and include the following information:

- Name
- Insured's ID number from your H&W ID card or Social Security number
- Old Address
- New address
- Telephone number
- Signature authorizing the address change

Or you can print off a Change of Address form that is available online at www.bams.bz.

Please submit all forms to the following address:

United Food and Commercial Worker Union Local 1529
And Employers Health and Welfare Plan and Trust
1680 Bonnie Lane Ste. 101
Cordova, TN 38016-1529

Online Enrollment

www.bams.bz Personalized tools, information and printable forms for enrollment for you and your eligible dependents are available online. Log in anytime 24/7 to get important health information on the Internet when it is convenient for you!