

WASHINGTON IDAHO OPERATING ENGINEERS HEALTH & SECURITY TRUST

ZENITH AMERICAN SOLUTIONS
111 W. Cataldo, Suite 220
Spokane, WA 99201
(509) 534-5625 FAX (509) 534-5910
1-800-351-6480

April 1, 2014

TO: All Participants of the Washington-Idaho Operating Engineers and Employers
Health & Security Trust

FROM: Board of Trustees

RE: **Medical PPO Network Change – Effective April 1, 2014**
Precertification Vendor Change – Effective April 1, 2014

This is a summary of material modification describing recent changes adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Plan Booklet.

MEDICAL PLAN PREFERRED PROVIDER NETWORK CHANGE TO PREMIERA BLUE CROSS

The Trust is currently utilizing the First Choice Health Network for medical providers.

Due to the high cost of health care benefits and increased utilization, the Trust reviewed medical plan Preferred Provider Network options available that would provide the largest network to members based on the Trust's current utilization as well as potential savings to members and the Plan. Based on the competitive bid process and network analysis, this is to advise you that **the Trustees have elected to change the medical PPO Network and utilize the Premera Blue Cross PPO Network effective April 1, 2014.**

The First Choice and Premera networks contain many of the same providers, however there may be some providers who are in one network but not the other. Feel free to visit the Premera website at www.premera.com, select find a doctor and select **BlueCard PPO** in the third menu option (also includes hospitals). You have access to the national Blue Card PPO network. All plans listed (i.e., Heritage, Heritage Plus 1, Foundation, etc.) are included in the Blue Card PPO network. Therefore, if your provider/facility is listed, they are included in the network.

You can also contact customer service at 1-800-810-BLUE (2583) to determine if your providers are participating in the network. You may still use any licensed provider of your choosing, however, preferred contracted providers have agreed to reduce their charges. This could result in lower out of pocket costs to you and savings to the Trust.

There is no change to the prescription drug plan or network being utilized through Caremark.

There are no changes to the actual plan benefits currently in place. This is a medical network change only and all other plan provisions, including the medical necessity requirements, will apply.

NEW IDENTIFICATION CARDS

New ID cards will be sent to you directly from Premera.

PRECERTIFICATION VENDOR CHANGE

Precertification is required for all inpatient hospitalizations prior to admission. If an emergency admittance, you, your representative or the hospital must call within two (2) business days following the admittance or as soon as reasonably possible.

Effective April 1, 2014, Innovative Care Management (ICM) will assume responsibility for the hospital management and preauthorization program. ICM can be reached at (800) 862-3338. This information is also reflected on your new identification (ID) cards. As of April 1, 2014, you should begin using the new cards for accessing all Plan benefits.

NOTE: Receipt of this notice does not constitute a determination of benefits or your eligibility. If you wish to verify benefits or eligibility, or if you have any questions regarding medical benefit changes, please contact the Administration Office at (800) 351-6480 or (509) 624-3257.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions or need any additional information, please contact the Administration Office.

Sincerely,

Board of Trustees