

# Northwest Sheet Metal Workers Health & Welfare Trust

[www.nwsmwbenefits.com](http://www.nwsmwbenefits.com)



January 24, 2013

Effective February 1, 2013, your Health Care Plan is changing its Preferred Provider (PPO) network from First Choice Health to Cigna. (Note: If you are a Medicare retiree or spouse, please read the special section on page 2 of this notice)

**New ID cards will be arriving in your mail within the next couple days. Please be sure to destroy all old ID cards and begin providing the new ID card to all MEDICAL service providers beginning February 1, 2013 to ensure proper billing. Please note: you now have a new ID number!**

Please find enclosed a brochure detailing the services now available. Please review the brochure in its entirety as some processes may have changed for you. The Care Allies website has many resources as well as access to discounts on health and wellness services not covered by traditional medical plans. These include:

- Weight Management
- Smoking Cessation Products
- Fitness Club Memberships
- Vitamins and Herbal Supplements
- Yoga and other Mind/Body Videos

Also enclosed is a new 24 Hour Nurseline magnet. Please discard any magnets that you may currently have as the number has changed. This is a very valuable resource for you. You have access to a nurse 24 hours a day to answer your health questions as well as direct you to the most cost-effective treatments.

***The new Cigna website and phone numbers listed in the enclosed materials will not be operational until February 1, 2013.***

The processing of your claims will still be done by the Trust office and all dental and vision claims should still be sent to the Trust office. Your Prescription network is still Envision and there are no changes to that process.

Your benefits (deductibles, copays, coinsurance, etc.) have not changed with the exception of the areas that did not have an adequate number of PPO network providers. All areas now have an adequate number of Cigna network providers, except for areas of Alaska outside of Anchorage and Fairbanks. The table below is effective February 1, 2013 and replaces the existing table on page 20 of the January 1, 2008 Health Care Plan A Summary Plan Description and the Plan B Summary Plan Description, as amended by the Plan notice dated June 2009.

## NEW PPO NETWORK INFORMATION

Cigna is the new PPO network for all medical services, effective February 1, 2013

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New benefit cards effective February 1, 2013 are coming soon – you have a new ID number!

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New PPO billing and contact information on the reverse side of cards

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Your deductibles, copays and all other benefits have not changed

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New health and wellness discounts available

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AREA	CURRENT	EFFECTIVE FEBRUARY 1, 2013
Alaska	<ul style="list-style-type: none"> <li>Hospitals: you'll receive PPO network coverage for any hospital, except in Anchorage, Alaska Regional Hospital is the only PPO hospital in Anchorage.</li> <li>Physicians and chiropractors: you can see any licensed physician and receive PPO network benefit levels.</li> </ul>	<ul style="list-style-type: none"> <li>You'll receive PPO network coverage for services received outside of Anchorage and Fairbanks.</li> </ul>
Central and Southern Idaho	<ul style="list-style-type: none"> <li>Hospitals: you'll receive PPO network coverage for any hospital.</li> <li>Physicians and chiropractors: you can see any licensed physician and receive PPO network benefit levels.</li> </ul>	<ul style="list-style-type: none"> <li>No exceptions. To receive the PPO network coverage, you must receive services from a Cigna network provider.</li> </ul>
Anywhere outside Washington state	<ul style="list-style-type: none"> <li>Alternative medicine providers (acupuncture, naturopath, massage therapist): you'll receive PPO network coverage levels for these providers</li> </ul>	<ul style="list-style-type: none"> <li>No exceptions. To receive the PPO network coverage, you must receive services from a Cigna network provider.</li> </ul>
Bozeman, MT Area	<ul style="list-style-type: none"> <li>Hospitals: you'll receive PPO network coverage for any hospital.</li> <li>Physicians and chiropractors: you can see any licensed physician and receive PPO network benefit levels.</li> </ul>	<ul style="list-style-type: none"> <li>No exceptions. To receive the PPO network coverage, you must receive services from a Cigna network provider.</li> </ul>

**\*\*\*\*MEDICARE ELIGIBLE RETIREES – PLEASE READ\*\*\*\***

If you are a retiree or spouse eligible for Medicare, you should continue to seek care from providers that accept Medicare. For Medicare services, the new PPO network does not affect your benefits or the way you access care. If you are receiving services covered by Medicare, the Plan will still pay the difference which results in no out-of-pocket amount to you. The only change is how the provider bills for their services, so it is important to provide your new ID card to the provider so they have the new billing information.

If you are seeking services not covered by Medicare, such as massage therapy, your deductible will need to be met and then the Plan pays 80%. If your provider is contracted with Cigna, your out-of-pocket cost will be 20% of the contracted amount which is usually less than regularly billed amounts. If your provider is not contracted with Cigna, then we will use the Usual and Customary amounts for those services in your area to apply the 80% Plan payment. Your out-of-pocket will then be whatever is left, which could be more than 20%. Ultimately, it is to your benefit to seek all non-Medicare services from Cigna providers.

Please remember to show your new ID card to ALL providers beginning February 1, 2013 as you now have a new ID number and billing information.

The Trustees continue to explore new ways to continue providing a high level of benefits while also controlling Plan costs. We believe this change will be a win for both you and the Plan by enhancing your benefits while saving money for both you and the Plan. If you have any questions please feel free to call the Trust administrative office at 800-872-8979.