



SUMMARY OF MATERIAL MODIFICATIONS

TO: All Plan Participants

FROM: Board of Trustees

RE: **PPO Network/Plan Changes**

DATE: February 2017

The Board of Trustees believes that it is important to keep you updated with the latest information about your benefits program. This letter explains changes to the PPO Plan starting April 1, 2017.

New PPO Plan Network: Anthem BlueCross BlueShield

We are excited to announce that Anthem BlueCross BlueShield will replace Aetna as the new provider network for our PPO Plan starting April 1, 2017. This change will benefit our members in a number of ways:

- Access to Anthem’s broad, national network of high-quality providers.
- Option to use LiveHealth Online telemedicine services to get advice, treatment, and even prescriptions from a board-certified doctor via live, two-way video on your computer or mobile device, 24/7.
- A broad range of other urgent care options, including retail health clinics and urgent care centers.
- Discounts for medical services while traveling or living outside the Plan’s service area, through the BlueCard® program.

Due to the size of the Anthem provider network, ***it’s very likely that you can see the same providers you have now and continue to receive in-network benefits.*** See the next page for instructions on how to find out whether your provider is in the Anthem network.

Important Note about Laboratory Tests

Please be aware that Quest Diagnostics is not an Anthem network provider. For in-network coverage of laboratory tests, you will need to use LabCorp, which has locations throughout Southern Nevada. To find a LabCorp location near you, visit <https://www.labcorp.com/wps/portal/findalab>.

What's Not Changing: It’s good news that ***none of your medical plan deductibles, copayments or coinsurance will be changing*** (except for the sleep study coverage change explained on the next page). Also, your other medical plan networks will not change:

Type of Service	Name of Network	Is Network Changing?
In-network Hospitals	Health Services Coalition (HSC) Hospitals	No change
In-network Radiology services	Preferred Partner Network (PPN) for Outpatient Radiology Services	No change
In-network Mental Health and Substance Abuse Providers	Harmony Healthcare	No change
In-network outpatient Retail and Mail Order drugs	Envision Rx	No change

In addition:

- Zenith American Solutions will continue as your plan administrator.
- You will still have the option of enrolling in the HMO Plan instead of the PPO Plan. The HMO Plan is not changing.
- You will still be able to find low-cost providers and earn cash rewards through Healthcare Bluebook.
- Your other benefit plans, including dental, vision care, life and accident insurance, and the Employee Assistance Program, are not changing.

Frequently Asked Questions

How do I find out if my current medical provider is in the Anthem PPO network?

Go to the Anthem website at www.anthem.com and:

1. Under "Menu," click "Find a Doctor."
2. Click "Continue" under "Search as a Guest."
3. Under "How do you get insurance?" select "Through my employer."
4. Select your State.
5. Under "What type of care are you searching for?" select "Medical."
6. Under "Select a plan/network," select "National PPO (Blue Card PPO)" and click "Continue."
7. Provide the information requested and click "Search."

Can I continue to use my current provider if he/she is not in the Anthem network?

Yes, but starting April 1, 2017, your provider will be considered out-of-network, so you will pay more money when you use that provider.

What if I am in the middle of a treatment plan with an out-of-network provider when the PPO Plan network changes?

If your provider is in the Aetna network but not the Anthem network and you are pregnant or receiving a covered treatment for an acute medical condition or serious chronic condition, you may be eligible for the temporary Transition of Care provision. This lets you continue to receive medically necessary services at an in-network level of benefits for a certain period of time, until the safe transfer of care to an Anthem network provider can be arranged. To apply for this temporary provision, you must complete and return a Transition of Care form by March 20, 2017. Contact the Teamsters 14 Customer Service Line at (702) 851-8286 to request the form.

When will I receive more information about this change?

Be sure to watch your mail in March for new ID cards and more information about this exciting change. We will also update the Teamsters 14 benefits website in March with additional details.

Change to Sleep Study Coverage

Starting April 1, 2017, the PPO Plan will no longer provide out-of-network coverage for sleep studies. You will need to choose an in-network sleep study provider in order to receive coverage. In-network coverage for sleep studies will remain the same as before.

This Summary of Material Modifications (SMM) outlines changes affecting your benefits under the Plan. This SMM is only intended to provide a brief overview of changes made to the Plan. The terms of the Plan are governed by the Plan Document.

If you have any questions about these changes, your eligibility, or other benefits, please call the Teamsters 14 Customer Service Line at (702) 851-8286.