



SHEET METAL WORKERS LOCAL UNION 441

HEALTH PLAN

IMPORTANT INFORMATION

At renewal Blue Cross and Blue Shield asked for a rate increase that would have resulted in a **\$1 million annual deficit**. That premium increase could not be sustained by the Plan's revenue. It was impossible for the Trustees to continue the existing plan of benefits based on the premium rate. The Trustees reviewed a number of alternatives to the existing plan. It was determined that the Sheet Metal Workers' National Health Plan offered the best benefits at the lowest cost. It was agreed that the National Health Plan was in the best interest of all participants.

On November 1, 2016 the Plan sent out a Notice of Material Modification stating that the Trustees have decided to merge the Health Plan with the Sheet Metal Workers' National Health Plan starting January 1, 2017. In that notice was provided a comparison of the benefits and the National Health Plan's Summary of Benefits and Coverage.

The Blue Cross and Blue Shield contract will **terminate January 1, 2017**. On and after that date all medical claims will be paid by the National Health Plan. The National Health Plan will be sending you information about the eligibility rules and benefits. **The National Health Plan will be sending you a new Identification Card and enrollment form. Complete and return this form to the National Health Plan as soon as possible.**

It will be most important for you to show your new Identification Card to your medical providers and drug store for all medical services and prescriptions on and after January 1, 2017. Additional assistance with eligibility, benefits, network providers and claim filing can be obtained from:

SHEET METAL WORKERS' NATIONAL HEALTH PLAN

Phone (615) 859-0131 – Toll Free (800) 831-4914 – Fax (615) 859-0818

PHARMACY BENEFITS

EnvisionRx at 1-800-361-4542 or go to www.envisionrx.com

NETWORK PROVIDERS – OAP PROVIDER

The National Health Plan uses the Cigna network of medical providers.

You can find out if your medical provider is a network provider by checking the Cigna website at: www.cigna.com/SA-PPO2 or call 1-800-768-4695. You **must** use a network provider to obtain the maximum benefit offered by this health plan.

At the web site you will select your location, such as Mobile, AL, select "Medical Plans" and then select "Open Access Plus, OA plus" and under "Looking For" you can enter the name of the provider or type of service – other search options are also available. You can also call your doctor or medical provider and ask if they are in the Cigna network. A lesser benefit or no benefit is paid to providers who are not in the Cigna network. Make sure your provider is a network provider.

The Trustees negotiated with the National Health Plan to provide 600 hours of continuing eligibility for each member eligible based on hours worked. This should greatly help our members with the transition to the National Health Plan. **If you do not receive your new Identification Card by January 1, 2017 you should call the National Health Plan at 1-800-831-4914.**

SUPPLEMENTAL CARE BENEFIT

The Supplemental Care Benefit will **terminate January 1, 2017** as the National Health Plan does not offer this benefit. 2016 expenses **must** be received at the office of Alabama Administrators no later than **March 31, 2017**. **Medical expenses filed after March 31, 2017 will be denied, no exceptions.** Get your paid receipts together and file with Alabama Administrators as soon as possible and definitely before the March 31, 2017 deadline.

Supplemental Care Benefit Claim Filing Deadline – March 31, 2017