

March 6, 2019

Dear Participant,

Effective April 1, 2019, your Empire Blue Cross Blue Shield Plan (BCBS) will be changing names. ***Please note, other than changing the Plan Sponsor's name and contact information, nothing else has changed in terms of your coverage, your medical benefits remain the same.***

Your coverage will now be offered through Independence Administrators (IA).

You will receive a new insurance card in the mail before April 1, 2019 with a new Identification Number and the new Plan Name to give to your providers for any services after that date. After April 1, 2019, please destroy your old Empire Blue Cross card and begin using the Independence Administrators Card for all medical services.

You will receive a card for yourself and one for every eligible family member on file. Please note, these cards may come in different envelopes.

On the back of the card you will find all relevant information for IA's Customer Service contact numbers. On the front of the card, you will find a sticker with a different phone number for IA's Text Messaging Service, "The Wire". You can use this number to Opt-In to IA's text messaging service to stay up to date on your policy, preventative care information, and latest news about your plan.

There is nothing you need to do to be enrolled in the plan, this will happen automatically.

An example of your new card and a full list of Frequently Asked Questions is on the next page.

If you have any additional questions about your coverage and what you are entitled to, please contact the Medical Department of the Fund Office at (631) 952-9700, Option 2.

Sincerely,

Pete Tonia
Coordinator of Benefits



Do I need to find new doctors? *No. The same network of Doctors and Hospitals are In-Network with IA as we have today with Empire Blue Cross Blue Shield. There is no need to look for new doctors, just make sure to update your card information with any of your providers.*





Who do I call for billing issues? *Independence Administrators: 1-833-242-3330*

Did anything change with my Prescription Coverage with Express Scripts or Behavioral Health Benefits through Mental Health Consultants? *No. This name change only affects the Medical Coverage – any medical claims you use your Blue Cross Card for.*

Are there any new copays, coinsurance, or deductibles? *No. Other than the name change, everything else stays the same. The Fund's Medical Coverage remains the same.*

What steps should I take if a bill gets denied after April 1, 2019:

1. Check your Explanation of Benefits for the denial or rejection reason (if any)
2. Make sure your provider has your new card and plan information on file
3. Call Independence Administrators at 1-833-242-3330 to review the issue
4. If you don't get a sufficient answer, call the Medical Department of the Fund

<p>Independence  Independence Administrators</p> <hr/> <p>##name_MID# ##name_suffix## Member ID LHPXXXXXXXXXX</p> <hr/> <p>OFFICE VISIT \$10 PT/CHIRO-TESTING \$0 EMERGENCY ROOM \$100</p> <hr/>	<p></p> <hr/> <p>PRECERTIFICATION IS REQUIRED FOR INPATIENT HOSPITAL CARE</p> <hr/> <p></p>	<p>Independence  Independence Administrators</p> <hr/> <p>Cardholder: Present this card to providers when seeking care. This card is for identification only and does not prove eligibility. Please read your benefit booklet for details of your coverage, its limitations, and exclusions. Inpatient precertification is required. See your benefit plan for details on any other services that may require preauthorization.</p> <hr/> <p>Providers outside the Independence Administrators or Personal Choice Network are: File claims with your local Blue Cross and Blue Shield licensee.</p> <hr/> <p>Your health benefits are funded entirely by your company. Independence Administrators provides administrative and claims payment services only.</p>	<p>www.MyEXTFAssistance.com</p> <hr/> <p>For Customer Service: To locate a BlueCard provider: 1-833-343-3330 1-800-818-BLUE</p> <hr/> <p>Prescription: Medical/Surgical services: 1-888-234-3363 Mental Health Consultants: 1-800-255-3081</p> <hr/> <p>*Contracts separately with group</p> <hr/> <p>Send Independence Administrators or Personal Choice Network area claims to: P.O. Box 31974 Eagan, MN 55121 Payor ID# 54763</p> <hr/> <p>Independence Administrators is an independent licensee of the Blue Cross and Blue Shield Association.</p>
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