

CARELINK IS YOUR NEW PPO PROVIDER CareAllies IS THE NEW HOSPITAL UTILIZATION REVIEW PROVIDER

Effective April 1, 2006, CareLink became the Painters & Allied Trades D.C. #35 Health Plan's Preferred Provider Organization (PPO). This is only a new network of medical providers, not a new health plan or new benefits. CareLink is a firm that negotiates discounts from the various medical providers that participate in their network. The following questions and answers address a variety of topics related to this PPO change.

Q. Why did we change our PPO Provider?

A. With the rising cost of healthcare, CareLink offers the Health Plan and Participants greater discounts, a nationwide network and convenience. CareLink hospital discounts average over 20% higher than HCVM. We anticipate saving over 4 million dollars for plan year 2006-2007.

Q. Can I continue going to the same doctor?

A. Yes, in the majority of cases. More than 30,000 health care providers participate in the CareLink PPO so most likely your doctor will also be part of the CareLink network.

Q. How can I verify my doctor is in the CareLink Network or locate a doctor or hospital in the Network?

A. There will be three ways to locate CareLink network providers:

1. You may call CareLink at (800) 423-8080, press 1, then 3, to speak with a CareLink representative.
2. Hard copy PPO directories will also be available. Simply complete the postcard you received from the Fund Office in March, indicate the state directory you require and it will be sent to you.
3. Visit this website: www.tuftshealthplan.com/carelink/dc35/ to search for doctors, hospitals and to obtain information about your benefits through the Painters & Allied D.C. #35 Health Plan.

Q. When will I receive my new medical ID card?

A. You should have received your eligibility Identification Card(s) in March 2006. As you can see, the Fund Office developed a new style health statement and ID card. The ID card(s) have been incorporated onto the bottom of your eligibility statement. You simply punch out the perforated ID cards from the Health statement. In addition, all eligible dependent names will appear on the card. If one of your eligible dependents does not appear on the card, please contact the Fund Office. Remember, new ID cards are issued prior to every April 1 and October 1 eligibility period.

Q. Should I notify my doctor about this change from HCVM to CareLink?

A. Yes, you should advise the doctor or billing clerk at your next visit and present your new ID card to him/her. For security reasons, all but the last four digits of your social security number are redacted. Be sure and advise your doctor or any medical provider your actual social security number so the claim will be filed for payment appropriately.

Q. Why did we change Utilization Review firms from Alicare to CareAllies?

A. CareAllies is the UR firm that works closely with CareLink to pre-certify hospital admissions. If you are admitted to the hospital, you must call CareAllies at 1-800-558-9639.

Q. Are there any changes that affect me and who do I call if I'm admitted to the hospital?

A. Yes, effective April 1, 2006, you will no longer be required to call CareAllies to certify out-patient surgical procedures. Although, a hospital setting for some surgical procedures such as a vasectomy and lesion removal will require approval by the Fund Office. These specific

procedures are covered only when performed in a doctor's office. If you or your dependents are admitted to the hospital, you, a relative or the hospital must call CareAllies at (800) 558-9639 to pre-certify the hospital admission. If it's an emergency admission, call within 24 hours. CareAllies professionals will work with you and your doctor to facilitate the best form of treatment at the most cost effective rate.

Q. What is "Healthy Rewards" and who administers this program?

A. "Healthy Rewards" is a program offered by CareAllies that provides access to a range of health and wellness programs and services not covered by your Health Benefits Plan. Healthy Rewards broadens your health care choices and saves you money --- by providing discounts when you use Healthy Rewards participating providers. Healthy Rewards are separate from you plan benefits and you must pay the entire discounted charge. Healthy Rewards include discounts at programs like Weight Watchers, Fitness Club memberships and Tobacco Solutions.

Q. Have our Plan of Benefits changed due to this new PPO firm, CareLink?

A. No, your Plan of Benefits has not changed. We have only switched the PPO firm that obtains discounts from medical providers. The only modification in benefits were the recent benefit enhancements approved by the Board of Trustees:

- Life and AD&D Insurance Benefit was increased to \$25,000 (from \$15,000)
- Emergency Room co-payment was reduced to \$100 (from \$150)
- Chiropractic calendar year maximum was increased to \$800 (from \$400) and the lifetime maximum of \$1200 was eliminated.

Q. What about my Dental, Prescription, Vision and Hearing Benefits?

A. There is no change in these benefits or the firm that provides the benefit. In order to obtain coverage, you must continue to use the following firms:

- Delta Dental - dental services;
- Teamsters Rx – prescriptions;
- Davis Vision – vision care;
- National Ear Care Plan (NECP) – all audiology/hearing benefits.

This change to CareLink is very exciting as we're anticipating reduced health care costs for the Plan and lower out-of-pocket expense for you!! Remember, the Fund Office will continue to process all your medical bills and as always, is available to respond to any questions or problems you may have during this transition.