

CareAllies is the hospital Pre-Certification and Utilization Review vendor.

Effective February 1, 2007, CareLink will become the PPO utilized by the Iron Workers District Council of New England Health and Welfare Fund and Iron Clad Insurance.

This is a change in the 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 and works in alliance with our current Cigna 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.

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 throughout New England, 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 two ways to locate CareLink network providers:

1. Visit this website: www.tuftshealthplan.com/carelink/ironworkers to search for doctors and hospitals.
2. You may call CareAllies at 800-768-4695.

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

A. You should receive your new cards shortly before the February 1, 2007 eligibility period. New employees subsequent to this time will receive their cards on their eligibility dates.

Q. Should I notify my doctor about this change from Cigna 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, your social security number is not on the card. When you advise your medical providers of this change, please provide them with your full social security number so that they may file your claims correctly.

Q. Did we change Utilization Review firms?

A. No. CareAllies is the new name of our current provider, Intracorp. It is the same UR firm that works closely with Cigna and will now work with CareLink to pre-certify hospital admissions. If you are admitted to the hospital, you must call CareAllies at 1-800-768-4695. If you or your dependents are admitted to the hospital, you, a relative or the hospital must call CareAllies at (800) 768-4695 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.

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 your plan benefits and you must pay the entire discounted charge. Healthy Rewards includes discounts at programs like Weight Watchers, fitness club memberships and Tobacco Solutions.

Q. Has 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 provides you and us with discounts from medical providers. The only modification in benefits was the recent benefit enhancements approved by the Board of Trustees to the routine physical exam benefit.

Q. What about my Vision and Hearing Benefits?

A. There has been no change. In order to obtain coverage, you must continue to use the following firms:

- Vision Care: Davis Vision 1-800-999-5431
- Hearing: National Ear Care Plan – all hearing exams and/or hearing aid precertifications call 1-888-884-6327

Q. What about my Dental and Pharmacy Benefits:

A. There is no change to these benefits or the handling. Dental claims are mailed directly to and processed by Iron

Clad. Your pharmacy card is still through Ullicare/Rx and activated by Iron Clad.

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, IRON CLAD will continue to process all your medical bills and as always, is available to respond to any questions or concerns you may have during this transition.