

ILWU-PMA Pension Plan
ILWU-PMA Welfare Plan

ILWU-PMA Watchmen Pension Plan
ILWU-PMA Supplemental Welfare Benefit Plan

IMPORTANT INFORMATION ABOUT YOUR PLAN - EFFECTIVE JANUARY 1, 2013

To:

November 2012

From: ILWU-PMA Benefit Plans

**Subject: ILWU-PMA Welfare Plan - Coastwise Indemnity Plan
New California Preferred Provider Organization (PPO)
Blue Shield of California PPO Network to replace Cigna PPO Network (Great West
Healthcare PPO Network)**

What changes will be made to the Coastwise Indemnity Plan PPO Provider Network?

As of January 1, 2013, Blue Shield of California will be the Preferred Provider Organization (PPO) for California members enrolled in the ILWU-PMA Coastwise Indemnity Plan. The ILWU-PMA Coastwise Indemnity Plan will no longer use the Cigna PPO Network (formerly Great-West Healthcare PPO Network) in California for dates of service after December 31, 2012. After this date, only services rendered by Blue Shield network providers will be reimbursed at the network rate (PPO rate).

Who is affected?

- **Northern California Locals 10, 18, 34 (San Francisco), 34 (Stockton), 54, 75, 91 and Southern California Locals 13, 26, 29, 46, 63, 94**
 - Eligible Active longshoremen and their eligible dependents, and
 - Pre-Medicare eligible retirees and their dependents, and
 - Pre-Medicare Survivors and their dependents

Why was the Blue Shield of California PPO Network selected?

The Blue Shield of California PPO network is a broad comprehensive network of health care providers. Prior to this change made by the Joint Trustees, research was conducted to confirm that Blue Shield's network has sufficient numbers of providers throughout California and includes the major California hospital systems most utilized by ILWU members.

The Blue Shield of California PPO network includes more than 63,000 physicians, 351 hospitals and options at hundreds of skilled nursing facilities, ambulatory surgery centers, dialysis centers, urgent care facilities, mental health providers, x-ray, diagnostic laboratories and access to a national organ transplant network - Blue Distinction Centers for Transplants.

Additionally, the national BlueCard® PPO network will now be available to you when you need medical services outside of California.

What remains the same?

- All Coastwise Indemnity Plan's benefits and features remain *unchanged* - as long as you use preferred providers; covered service remains at 100% of PPO rates.
- If your current mental health provider is a participating member of Magellan Health Services, you may continue seeing your Magellan provider and your mental health service claim will be paid at the Magellan in-network rate (100% of the PPO rate). There will be no changes to your mental health benefits.

(over)

- Chiropractic benefits for non-Medicare Participants will be paid at 100% if the services are performed by the California chiropractic PPO network Chiropractic Health Plan of CA (CHPC). There will be NO benefit if the Chiropractic services are performed by a non-CHPC provider. Chiropractic benefits will remain unchanged.
- Voluntary Hospital Utilization/Voluntary Case Management will continue through Innovative Care Management (ICM). ICM's Toll Free Telephone Number (866) 275-1014

How do I find if my current provider(s) are in the Blue Shield network?

To find a Blue Shield network provider in California:

- Ask your current provider(s) if he/she is a Blue Shield PPO Provider, or
- Call the Blue Shield's Toll Free Number, or
 - Prior to January 1, 2013 call (800) 219-0030
 - On or after January 1, 2013 call (800)-955-7376
- Go to www.blueshieldca.com/networkppo and click on the link for the type of provider you're searching for (e.g., a doctor or a facility)
 - Once on the *Find a Provider* page, click on *Advanced Search* to further narrow your search, such as by name or specialty
 - Enter your city and state or Zip code, then click *Find Now*
 - To view the website in Spanish, go to www.blueshieldca.com/networkppo and click *En Español* at the top of the webpage

To find a BlueCard® provider outside California:

- Call Blue Shield's Toll Free Number, or
 - Prior to January 1, 2013 call (800) 219-0030
 - On or after January 1, 2013 call (800) 955-7376
- Go to www.blueshieldca.com/networkppo and click on the link for finding a provider outside of California
 - On the next screen, click BlueCard® *Doctor and Hospital Finder*
 - Enter the first three letters of the identification number on your Blue Shield ID card (if you don't have your ID card, choose the Guest tab and then select BlueCard® PPO)

Can I continue using my current provider(s) if they are not in the Blue Shield network?

Yes, you may continue with your current non-preferred provider (Cigna PPO Network Provider) at the in-network benefit level for a limited time, but **no later than March 31, 2013**. Any claims for covered services incurred with any Non PPO Network Provider on or after April 1, 2013, will be paid at the Non-PPO benefit level.

What do I need to do?

- Find out if your current provider(s) are in the Blue Shield of California network
 - If **YES**, you do not need to do anything further (97% of current Cigna providers are in the Blue Shield Network)
 - If **NO**, find a Blue Shield network provider
- For appointments on or after January 1, 2013, confirm that your provider is in the Blue Shield network, at the time you make your appointment

What can I expect in the future?

You will be mailed to your address of record a new identification (ID) card in mid-December 2012, which will include updated information - such as how to submit claims - for those enrolled in the plan and for providers who submit claims on their behalf.

If you have any questions concerning the change to the Blue Shield network or any of your benefits in the ILWU-PMA Welfare Plan, please contact your Area Welfare Director at the number below, or call the ILWU-PMA Benefit Plans office at (415) 673-8500.

Sam Alvarado - Southern California
(866) 833-5144

Joe Cabrales - Northern California
(877) 885-2793

A copy of this memo can be downloaded at www.benefitplans.org