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To: Fund Members

Subject: Blue Cross and Blue Shield of Illinois Participating Provider Option

The Trustees are pleased to announce that your Health Benefits Plan has switched to the Blue Cross and Blue Shield of Illinois PPO Network. This change is effective on xx/xx/xx.

The Blue Cross and Blue Shield of Illinois PPO network is the largest in Illinois, with more than 29,000 contracting physicians and specialists and over 200 contracting hospitals. The national PPO network includes more than half a million contracting physicians and specialists and more than 5,000 contracting hospitals. This new PPO gives you access to this expanded group of physicians and hospitals and provides you and the Health Plan with increased savings. These doctors have agreed to charge the PPO scheduled allowance for services and will bill you only for co-payments, deductibles or non-covered expenses. It is very likely that your doctor is already in the network!

In order to receive maximum benefits, check with your doctor and hospital to find out whether or not they are a Blue Cross and Blue Shield of Illinois provider. You can also check with the Fund Benefit office or refer to www.bcbsil.com.

Within the next two weeks, you will be receiving your new ID card. Please replace your existing card with the new one as of xx/xx/xx. **In order to receive the benefits of using the BCBSIL Network, you must show the card any time you obtain medical treatment.** Ask your doctor to make a copy of the new ID card for office records.

All PPO doctors and all hospitals should file directly to Blue Cross and Blue Shield of Illinois and should not expect payment in full up front. Often times doctors and hospitals which do not follow these procedures do so because a member has not shown their Blue Cross and Blue Shield of Illinois ID card. Be sure to show your card in order to avoid a delay in claim processing. If any PPO doctors or hospitals advise differently, please notify the Fund office.

Remember, the Blue Cross and Blue Shield of Illinois Network will not be available until xx/xx/xx.