

MICHIANA AREA ELECTRICAL WORKERS' FRINGE BENEFIT FUNDS

Michiana Area Electrical Workers' Health and Welfare Fund
Michiana Area Electrical Workers' Pension Fund
Michiana Area Electrical Workers' Money Purchase Plan

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

August 2013

TO: ALL ELIGIBLE PARTICIPANTS OF THE MICHIANA AREA ELECTRICAL
WORKERS' HEALTH AND WELFARE FUND

RE: PREFERRED PROVIDER NETWORK, PRESCRIPTION DRUG VENDOR
AND CLAIMS PROCESSING PROVIDER

Dear Participant:

After thorough and complete review of the Funds' relationship with Blue Cross Blue Shield of Michigan the Trustees have elected to make some changes to help preserve the financial solvency of the Health and Welfare Fund. This Notice, known as a Summary of Material Modifications ("SMM"), is an amendment to the Fund's Summary Plan Description ("SPD") that you received previously. You should keep this SMM with the SPD for future reference.

Preferred Provider Network

As you know, the Fund currently utilizes Blue Cross Blue Shield of Michigan (BCBSM) as the Preferred Provider Organization (PPO) Network for claims incurred within Michigan. Claims incurred out of Michigan are processed by either the **BlueCard** program or **Anthem**. Effective September 1, 2013 BCBSM will no longer be the Funds Preferred Provider Organization (PPO) network and all claims will be processed through **Anthem** and/or the **BlueCard** program.

New participant identification cards will be provided within the next few weeks. You should provide all of your medical and prescription drug providers with a copy of your new participant identification card. The back of your new participant identification card includes information regarding locating a preferred provider.

Prescription Drug Program and Pharmacy Benefit Manager

BCBSM is the Fund's current Pharmacy Benefit Manager and the Fund currently utilizes the BCBSM prescription drug program as well as the network of participating providers. Effective September 1, 2013 the Prescription Drug Program and Pharmacy Benefit Manager will be moved to **Humana**. Humana has over 62,000 in-network pharmacies nationwide including large chains to small privately owned facilities. Humana also owns its own mail order pharmacy, RightSource Rx that is listed as the third largest mail order facility nationally that will handle your mail order prescription coverage.

Humana Medicare Advantage Medical and Prescription Drug Plan

BCBSM is the Fund's current Medicare supplemental provider. Effective September 1, 2013 the Fund's Medicare eligible members will be enrolled into the Humana Medicare Advantage plan. This plan will cover both medical and prescription drugs. Humana will be responsible for all claims management and processing. New **Humana** participant identification (ID) cards will be mailed to each individual member by August 31st, 2013 for a September 1, 2013 effective date.

Claims Processing Provider

Currently Claims Processing is provided by BCBSM, however effective September 1, 2013 claims processing will be moved to BeneSys.

BeneSys is a Third Party Administrator that will process all of the claims for the Fund with the Anthem / Blue Card discount. The toll free number for BeneSys is 855-337-9346.

The Fund Office (TIC International Corporation) will continue to process contributions, calculate eligibility, process self-payments, disability benefit claims and Supplemental Benefit Account (SBA) claims. In addition, the Fund Office will continue to process the Money Purchase Plan and Pension Fund benefits.

If you have any questions regarding the above summary, please do not hesitate to contact the Fund Office or the specific provider of services.

Sincerely,

Michiana Area Electrical Workers' Health & Welfare Fund
Board of Trustees

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