

PLAN CHANGE NOTICE

December 1, 2004

To: Teamsters Benefit Trust "Indemnity Plan" Active and Retired Out-of-State Participants

Re: New Out-of-State PPO Network and Review Organization Program

IF YOU ARE MEDICARE ENTITLED – see page 2.

Dear Participant:

In response to requests from TBT out-of-state Indemnity Plan participants for a larger selection of PPO providers, the Board of Trustees is making a change in the Plan's out-of-state PPO and Review Programs. **Effective January 1, 2005**, TBT will stop using,

- ppoNEXT for its out-of-state preferred providers (hospitals, physicians, labs, etc.) and
- Health Care Evaluation (HCE) for out-of-state hospital pre-admission certification and utilization review services.

As of January 1, TBT will use the "***Blue Cross Blue Shield National PPO***" network and **Blue Cross Life and Health** for pre-admission certification and utilization review services.

NO CHANGE IN PLAN BENEFITS: All of your TBT Indemnity Plan medical benefits remain the same and most ppoNEXT providers are also in the ***Blue Cross Blue Shield National PPO*** network. Because ***Blue Cross Blue Shield National PPO*** is a far larger PPO, it offers many more providers than the ppoNEXT network. (Remember, you should continue to call the TBT Plan Administration Office at the above numbers for eligibility and general health plan questions.)

IMPROVED SERVICES: ***Blue Cross Blue Shield National PPO***'s expanded out-of-state provider network and competitive pricing will help keep costs down for you and for the Plan. **Note:** If you are an Indemnity Plan participant living in California, you will have access to the ***Blue Cross Blue Shield National PPO*** network when you travel out-of-state.

BLUE CROSS BLUE SHIELD NATIONAL PPO ID CARD: *Indemnity Plan* participants will receive ***Blue Cross Blue Shield National PPO*** identification cards in the mail. Present your ID card to the health care provider every time you or your eligible dependents receive services, ***after the program starts on January 1, 2005***. Take time to read the front of the ID card for accuracy and the back of the card for important information. ***You will receive your ID cards in the next 4-5 weeks*** (California residents should continue to use their current ID card until the replacement is received).

BLUE CROSS BLUE SHIELD NATIONAL PPO: To confirm your hospital, doctor or other provider currently participates in the *Blue Cross Blue Shield National PPO network*, call (800) 810-BLUE (2583). If you live out-of-state, you can request a provider directory listing the physicians, laboratory and radiology facilities in the *Blue Cross Blue Shield National PPO network* (in your state) from the TBT Plan Administration Office. From time to time, providers are added to or deleted from the network and you can confirm if your provider currently participates in the *Blue Cross Blue Shield National PPO network* by,

- Asking your doctor's office if they are a *Blue Cross Blue Shield National PPO* provider.
- Calling the Provider access number (800) 810- BLUE (2583) on the back of your ID card.
- Logging on to the *Blue Cross Blue Shield National PPO network* website at www.bluecares.com.

If you have any questions about these changes, contact the TBT Plan Administration Office at (510) 796-4676 or (800) 533-0119 and ask for claims customer service.

Sincerely,

Martin R. Lowy
Fund Manager
On Behalf of the Board of Trustees

MRL/mr

IF YOU ARE MEDICARE ENTITLED – MEDICARE IS PRIMARY PAYOR FOR YOUR CLAIMS. You are not required to use a PPO provider or to obtain pre-authorization certification for inpatient hospital confinement.

PLEASE NOTE

This Notice is intended to amend all TBT documents, notices and correspondence, including (but not limited to): Guide to Your Benefits, Summary of Coverage, Comparison of Medical Benefits and Plan Change Notices, effective January 1, 2005, by:

- Replacing all references to "ppoNext Out-of-State PPO" with Blue Cross Blue Shield National PPO network, and
- Replacing all references to "Health Care Evaluation (HCE)" with Blue Cross Life and Health.

Remember, effective January 1, 2005, Indemnity Plan participants must use the Blue Cross Blue Shield National PPO network and the Blue Cross Blue Shield PPO ID card – and for hospital pre-certification review, must call Blue Cross Life and Health. Telephone numbers are listed on the Blue Cross ID card.

PLAN CHANGE NOTICE
RETAIN WITH YOUR BENEFIT PACKAGE FOR FUTURE REFERENCE

Si usted gustaria una copia en espanol, por favor de contactar la oficina de administracion de Teamsters Benefit Trust.