

PLAN CHANGE NOTICE

August 14, 2001

To: Teamsters Benefit Trust "Indemnity Plan" Active and Retired Participants

Re: New Preferred Provider Organization (PPO) Network and Review Organization Program

Dear Participant:

In its ongoing effort to continually improve access to your benefits, the Board of Trustees is making a change in the Plan's PPO and Review Programs. **Effective October 1, 2001**, TBT will no longer contract with Interplan for its preferred providers (hospitals, physicians, labs., etc.) Also, TBT will no longer contract with Health Care Evaluation (HCE) for hospital pre-admission certification and utilization review services. *Instead, TBT has contracted with **Blue Cross** to provide all of these services.* TBT will utilize the **Blue Cross Prudent Buyer Plan PPO** network and **Blue Cross Life and Health** will provide 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 Interplan PPO providers are also in the **Blue Cross Prudent Buyer PPO** network, including many of the same providers you may now use. Because **Blue Cross** is a far larger PPO, it offers many more providers than the Interplan network.

IMPROVED SERVICES: **Blue Cross'** expanded provider network and competitive pricing will help keep costs down for you and for the Plan. **Blue Cross** has technology that will allow a quicker turn-around-time for the pre-admission certification procedures required for a hospital stay and for the processing of your claims.

BLUE CROSS ID CARD: *Indemnity Plan* participants will receive plastic **Blue Cross** ID 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 October 1, 2001*. Take time to read the front of the ID card for accuracy and the back of the card for important information. (Remember, your health coverage remains under TBT, but TBT is using the Blue Cross Prudent Buyer PPO network to provide discounted services to TBT participants. You should continue to call the TBT Plan Administration Office at the above numbers for eligibility and general health plan questions.)

BLUE CROSS PROVIDER DIRECTORY: You may request a provider directory, listing the physicians, laboratory and radiology facilities in the **Blue Cross** PPO Network, from the TBT Plan Administration Office. From time to time, providers are added to or deleted from the network. There are four ways you can confirm if your provider participates in the **Blue Cross Prudent Buyer Plan PPO** network.

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2

- ρ Ask your doctor’s office if they are a *Blue Cross Prudent Buyer Plan PPO* provider
- ρ Check the latest Blue Cross PPO Prudent Buyer Plan Directory
- ρ Call the Provider Directory 800 number on the back of your ID card
- ρ Log on to the Blue Cross website at “www.bluecrossca.com”

If you have any questions about these changes, please contact the TBT Plan Administration Office at (510) 796-4676 or (800) 533-0119.

Sincerely,

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

MRL/mr

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 October 1, 2001, by:

- **Replacing all references to “Interplan” with Blue Cross Prudent Buyer Plan PPO Network, and**
- **Replacing all references to “Health Care Evaluation (HCE)” with Blue Cross Life and Health.**

Remember, effective October 1, 2001, Indemnity Plan participants must use the Blue Cross Prudent Buyer PPO network and the Blue Cross 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.

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**RETAIN WITH YOUR BENEFIT PACKAGE FOR
FUTURE REFERENCE**