

PLAN CHANGE NOTICE

September 24, 2001

To: Teamsters Benefit Trust Out-of-State Participants

Re: Indemnity Plan Out-of-State PPO Network

- IF YOU ARE MEDICARE ENTITLED – See page 2
- IF YOU LIVE IN OREGON – See page 2

Dear Participant:

All TBT participants were notified (by Plan Change Notice dated August 9, 2001) that the Plan's PPO and Review Programs would change, effective October 1, 2001. A copy of the notice is enclosed. However, the specific providers referenced in the notice applied only to California residents. *This notice is specifically for TBT participants that reside outside California.*

Teamsters Benefit Trust has negotiated with ppoNEXT to provide an *out-of-state* PPO network. The following information will help you understand how the new ppoNEXT program works. **The effective date is October 1, 2001.**

NO CHANGE IN PLAN BENEFITS: All of your TBT Indemnity Plan medical benefits remain the same. The ppoNEXT network is a group of providers willing to accept lower negotiated payment for medical services. When you utilize a ppoNEXT provider, the negotiated pricing will help keep costs down for you and for the Plan. See your *Summary Plan Description* for plan benefit information.

IDENTIFICATION CARD: The enclosed Teamsters Benefit Trust paper ID card has the ppoNEXT logo adhered to the front of the card. Present this card to the health care provider every time you or your eligible dependents receive services. (Remember, your health coverage remains under TBT, but TBT is using the ppoNEXT network to provide a discount for 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.)

PRE-ADMISSION CERTIFICATION: Pre-Admission Certification is provided through Health Care Evaluation (HCE). Call HCE toll free at (800) 333-3018 or make sure your doctor calls HCE *before* scheduling a hospital stay.

PREFERRED PROVIDER VERIFICATION: There are three ways you can confirm if your provider participates in the ppoNEXT out-of-state network (except for Oregon):

- ρ Call the ppoNEXT provider verification toll free number at (800) 339-4660.
- ρ Log on to the ppoNEXT website at www.ppoNEXT.com* and print a zip code provider list.
 - * *If you do not have internet access, you may contact the TBT Plan Administration Office and request that a zip code provider list be mailed to your home.*
- ρ Ask your doctor's office if they are a ppoNEXT provider.

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.

ATTENTION OREGON STATE RESIDENTS

Special PPO network arrangements were required for Oregon State residents. Please contact the TBT Plan Administration Office and request a Providence Preferred Provider directory for the Oregon network.

To quickly find out if your physician is in the Providence network, call for provider verification at (800) 793-9338.

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

Sincerely,

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

MRL/mr

Enclosure

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RETAIN WITH YOUR BENEFIT PACKAGE FOR
FUTURE REFERENCE