

MICHIGAN BAC FRINGE BENEFIT FUNDS

Michigan BAC Health Care Fund
Michigan BAC Pension Fund
Michigan BAC Apprenticeship Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

July 2005

IMPORTANT REMINDER

TO: ALL ELIGIBLE PARTICIPANTS

RE: MICHIGAN BAC HEALTH CARE FUND – SUMMARY OF MATERIAL MODIFICATIONS

Dear Participants:

As a reminder, **Effective August 1, 2005** the Michigan BAC Health Care Fund's health benefits will change from the Blue Cross Blue Shield of Michigan (BCBSM) Traditional Network to the **Blue Preferred PPO** Network.

As explained in the earlier notification sent to all participants, your health care benefits are **not** changing. Deductibles and co-payment amounts are not being increased, unless you receive services out-of-network. Your network is changing to the BCBSM PPO network.

BCBSM's PPO network includes all acute-care hospitals in the state of Michigan. However, beginning with services obtained August 1, 2005 and after, you should check to make sure that your provider; doctor, chiropractor, anesthesiologist, etc. is in the BCBSM PPO network.

If the provider you choose is not part of the PPO network, you will be required to pay a 20% co-payment in addition to the current 10% co-payment for services. Your out-of-network family co-payment maximum will be \$1,000 which is in addition to the current \$1,000 family co-payment maximum. Deductibles and co-payments will continue on a calendar year basis.

You **must** use a BCBSM PPO participating provider to avoid additional out-of-pocket expenses. To avoid these expenses, ask your health care provider if they participate in the PPO program. To verify whether other providers participate with the BCBSM's PPO program, check the BCBSM web site at www.bcbsm.com or call **1-800- 810-2583** if you reside outside of Michigan.

If you reside or travel out of Michigan, you still must also use a PPO participating provider to avoid additional out-of-pocket expenses.

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If you are a **Medicare** eligible participant, this change does not apply to you and you should continue to utilize a provider that participates with Medicare.

Below is an explanation of how to access the BCBSM website:

- Go to www.bcbsm.com
- Find “Top Requests” (at the right) and click on “**Find your Doctor**”. This takes you to the **Physician Search** page.
- At **Step 1** – “Choose a Plan” – click the arrow, scroll down and select ***Community Blue/Blue Preferred PPO***
- From that point, follow **Step 2** and the various options to find a doctor or confirm your doctor’s participation.

If you have any questions regarding your benefits, please contact a BCBSM Customer Service Representative at 1-800-411-1141.

Sincerely,

Michigan BAC Health Care Fund
Board of Trustees

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