

SMWIA Local 49 Family Health Plan

Administrative Office
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September 1, 2006

SMWIA Local 49 Family Health Plan **News Memo**

We are pleased to announce the following upgrade to the Plan and other important information:

1. Wellness Benefits – Mammograms and pap smears will be covered at 100% of URC (usual and customary charges) for services rendered on or after September 1, 2006 in accordance with the American Medical Association Guidelines. This benefit is **in addition to** the \$300 annual Wellness Benefit improving upon your current wellness benefit.
2. As a reminder to all Eligible Plan Participants, the Medical Management Program is a valuable benefit which may increase your peace of mind as well as reduce your out-of-pocket expenses by:

- locating in-network providers for you;
- arranging equipment, care and other services before leaving the hospital;
- negotiating rates with non-network facilities when an in-network provider doesn't exist;
- explaining what to expect before surgery, and how best to recover;
- helping you with any new diagnosis where you may need more information about treatment options; management techniques; or just what to do!

We **strongly** encourage you and your family to take advantage of this very important benefit. Please call (800) 474-3485 Option 6 to reach a member of our Medical Management team.

3. In our continual effort to ensure you receive accurate information regarding your plan benefits, we are notifying you of a discrepancy discovered during a recent review of the current Summary Plan Description (SPD).

On page 8 of your SPD, benefits for your Outpatient Surgeon and Facility Charges are inaccurately stated.

The actual benefit (which **is** stated correctly on pages 5 and 6 of the SPD) is as follows:

Outpatient Surgeon and Facility Charges provided by PPO:

Level A: 100%.....Level B: 90%

Outpatient Surgeon and Facility Charges provided by Non-PPO if residing 60 miles within network service area:

Level A: 80%.....Level B: 70%

In addition, we want to clarify that your Wellness Benefit is not subject to the plan-year deductible, and should have been included in the benefits listed as such on page 8 and again on page 43 of your SPD.

Please feel free to call the Fund office at (800) 432-6636 or (505) 265-8422 if you have any questions.

Sincerely,
Board of Trustees

