August 12, 2015

VERY IMPORTANT NOTICE

TO: All Plan A PPO Participants Working in Imperial Valley

FROM: Board of Trustees

RE: Medical and Dental Services in Mexico at **NO OUT-OF-POCKET COST!**

All employees and their eligible dependents covered under the PPO Plan may now access <u>medical</u> and <u>dental care in Mexico</u> at **NO OUT-OF-POCKET COST** so long as only Pinnacle panel providers in Algodones, San Luis, Mexicali and Tijuana are used.

Arrangements have been made for the delivery of eligible medical/dental services as follows:

Medical Benefits - All eligible expenses in accordance with the PPO Plan Schedule of Benefits.

Dental Benefits - All eligible expenses up to \$2,000 per covered person per calendar year.

Enclosed is a listing of Pinnacle medical and dental providers. A more detailed notice outlining how to access Pinnacle medical/dental providers will be mailed to each participant in the near future.

IF ANY COVERED EMPLOYEE OR DEPENDENT USES A MEDICAL OR DENTAL PROVIDER IN MEXICO OTHER THAN A PINNACLE PANEL PROVIDER THERE WILL BE NO COVERAGE AND THE PARTICIPANT WILL BE RESPONSIBLE FOR ALL BILLED CHARGES FROM THE SERVICE PROVIDER.

PINNACLE MEDICAL/DENTAL ID CARDS

IMPORTANT - A separate plastic Pinnacle ID Card, which is NOT a replacement for the white/blue Anthem Blue Cross ID Card, must be presented to a Pinnacle medical/dental provider along with a pictured ID in order to receive covered services in Mexico. Further, the employee or dependent must be covered by the Plan at the time services are rendered.

Should there be a need of an ID Card or any questions relative to the Pinnacle medical and dental programs please call Pinnacle at 760-355-3943, x7343 or contact the Trust Office at x310.

Thank you.