

April 30, 2015

VERY IMPORTANT NOTICE

TO: All Plan A Participants in the PPO Plan
FROM: Board of Trustees
RE: Summary of Material Modifications/ Program Reminders

Effective immediately are two areas of medical services we wish to make you aware of:

1. **Elective out-patient surgeries paid @ 100%**

It had been previously announced in the March 2015 issue of "CURRENTS" that the PPO Plan has a special pricing arrangement with Mission Valley Heights Surgery Center ("MVHSC") whose rates are substantially less than hospital or other private out-patient surgi-centers for any of the following elective out-patient surgeries: hand, foot/ankle, shoulder, knee, lumbar laminectomy (levels 1 and 2) and pain. Available services include joint modification or replacement (i.e. total knee and shoulder replacement) and pain stimulators.

We are pleased to announce that when a covered PPO Plan participant undergoes out-patient surgery at MVHSC all eligible expenses for the facility and any implant devices will now be **payable at 100%** with no application of a deductible or co-insurance. However, it is highly recommended that prior to undergoing any elective surgical procedure of this nature that the participant contact Best Doctors (1-866-904-0910) to seek validation of both the diagnosis and prescribed surgical procedure in light of Best Doctors' historical findings that 38% of all recommended surgeries are totally unnecessary and another 18% were not the most optimal procedure for the patient. The goal is to "get it right" from the beginning and there is no cost to the participant for Best Doctors services.

Example: A Covered Person recently underwent an arthroscopic procedure on their knee on an out-patient basis at a local PPO hospital whose contracted rate with Anthem was \$28,654. Had the procedure been performed at MVHSC the maximum allowable charge would have been \$4,658 for a **savings of \$23,996**. **Under this new provision the Plan will pay the full \$4,658 and the participant \$0.**

Many orthopaedic surgeons with **Sharp Rees Stealy** utilize this facility as well as surgeons with San Diego Orthopedic Associates Medical Group and California Orthopedic Institute. Please keep in mind the Trust makes no representation or warranty about the services of any service provider. However, the Trustees believe it is prudent to notify plan participants of reputable providers who render services at reasonable prices. If there are any questions relative to use of the MVHSC please contact your claims examiner at the Trust Office (x-808).

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2. Naturopath Services

Naturopathic medicine focuses on holistic, proactive prevention and comprehensive diagnosis and treatment to help facilitate the body's ability to restore and maintain optimal health. Naturopathic physicians work in private practices, hospitals, clinics and community health centers throughout the United States and Canada. Qualified naturopathic physicians are licensed health-care practitioners and treat all medical conditions on either an individual or family basis. Among the most common ailments they treat are allergies, chronic pain, digestive issues, hormonal imbalances, obesity, respiratory conditions, heart disease, fertility problems, menopause, adrenal fatigue, cancer, fibromyalgia and chronic fatigue syndrome. Naturopathic physicians can perform minor surgeries, such as removing cysts or stitching up superficial wounds. However, they do not practice major surgery and are trained to utilize prescription drugs, although the emphasis of naturopathic medicine is the use of natural healing agents.

The Plan will now recognize charges for an office visit with a licensed Naturopath and prescribed diagnostic procedures provided the services being rendered are consistent with treatment falling within the scope of the service provider's license. Please don't forget to **use only PPO panel providers** to avoid a large out of pocket expense. If there are any questions please contact your claims examiner at the Trust Office (x-808).

Health Care Providers Attending the 2015 IBEW Local 569 Picnic

The Wellness Committee, consisting of Local Union 569 members and/or spouses, will once again participate at the Local 569's annual picnic held on Saturday, June 20, 2015 at Santee Lakes. Aside from committee volunteers, also present at the Wellness Committee table area will be a representative from Best Doctors and two wellness coaches from Healthy Adventures Foundation who will speak with participants and their spouses about their various programs and personal questions of interest. The wellness coaches will be offering a few health tests similar to last year in which participants and their spouses can gauge their readings with National standards. A pilot program for Health Coaching is also being offered through the Health & Welfare Trust Office in which participants or spouses may voluntarily sign up.

Again this year, the Wellness Committee will also be raffling off prizes. This year gift cards for various merchants will be raffled. Possible merchants include Home Depot, Lowes, and REI.

If anyone is interested in joining the Wellness Committee please contact Matt Morfoot, Assistant Administrative Manager at the Trust Office (x-335).

Enclosed with this notice is:

1. A Best Doctors magnet to be kept in plain sight for easy access to their phone number when in need of: Asking a medical related questions, An expert physician; and/or In need of validation for a medical diagnosis and/or a medical treatment plan. As a reminder, upon completing a Best Doctors "Inter-Consultation", and submitting the Certificate of Completion to the Trust Office, the participant's deductible for the calendar year will be reimbursed or waived and for any of the listed elective surgeries there would be no cost to the participant if the "Inter-Consultation" pertaining to that procedure was completed prior to the surgery; and
2. A brochure on the availability of CVS Pharmacy "Minute Clinics" at which services by a physician's assistant or family nurse practitioner can be sought as an alternative to having to schedule an appointment with a doctors office or a long wait when going to an Urgent Care facility. In the event a prescription is necessary it can be written and filled right there. These facilities are open 7 days per week, day and evening. Review the brochure for the type of health/medical issues that can be treated at a Minute Clinic.

Should there be any questions relative to the above please contact the Trust Office (x310).

Thank you.