SOUTHERN CALIFORNIA IBEW - NECA TRUST FUNDS



6023 Garfield Avenue, City of Commerce, CA 90040 Phone: (323) 221-5861 or (800) 824-6935 Fax (323) 726-3520



Mailing Address: P.O. Box 910918 Los Angeles, CA 90091

Website: www.scibew-neca.org

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To: Participants Enrolled in the Anthem Blue Cross PPO Plan (Self-Funded Indemnity Plan)

From: SC IBEW-NECA Health Plan Board of Trustees

Date: February 2010

Re: Changes to the Physical Therapy Services

In order to expand its provider network and reduce costs, Anthem Blue Cross terminated its contract with Physical Therapy Provider Network (PTPN) effective Monday, February 1, 2010. PTPN was the provider group delivering physical therapy, occupational therapy and speech therapy services to PPO participants enrolled in the Anthem Blue Cross PPO Plan.

Anthem previously contacted providers in PTPN to advise them that the contract would not be renewed, and Anthem invited these providers to join Anthem's own provider network. As of February 10, 2010, over 77% of the PTPN providers had joined Anthem's direct provider network. Anthem also asked all PTPN providers to let their patients know that this change was coming.

What does this mean for you as a participant in the Anthem Blue Cross PPO Plan?

This change should not affect your benefits or copayments for physical therapy, occupational therapy or speech therapy services. It should help reduce any out-of-pocket costs you may have to pay in terms of the coinsurance because Anthem will be contracting with the providers directly rather than through a third party.

If you had been going to a participating provider for therapy services, and that provider is no longer part of the Anthem Blue Cross PPO network, you can

- Find a new provider who belongs to the Anthem Blue Cross PPO network; or
- > Continue receiving care from the provider and receive a lower level of benefits because the provider is no longer part of the Anthem Blue Cross PPO network.

The therapy benefits (physical therapy, occupational therapy and speech therapy) are described in your Active Health Plan Summary Plan Description on pages 60-61. Be sure to obtain prior approval for occupational therapy services.

If you want to find a new provider, you can call the Anthem Blue Cross member services number at 1-800-543-3037 and ask for the names of participating providers in your area who can provide the therapy services you need. You can also find Anthem Blue Cross providers on the IBEW-NECA website at www.scibew-neca.org by clicking on the "Find Provider" tab on the left-hand side of the

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Home page. For assistance understanding your benefits and finding providers, you may contact Health Advocate at 1-866-695-8622 (toll-free).