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

THIRD NOTIFICATION REGARDING THE BCBSM PARTICIPATING PROVIDER NETWORK

TO: ALL ELIGIBLE PARTICIPANTS

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

Dear Participant:

Previously you were notified that effective **August 1, 2005** the Michigan BAC Health Care Fund's benefits will change from the Blue Cross Blue Shield of Michigan (BCBSM) Traditional network to the **Blue Preferred PPO** Network.

New BCBSM participant identification cards will be sent to you within the next few days. Your new ID card will not only reflect that you are in the PPO program (if applicable) but will also have a new de-identified number in place of your social security number. This change is being made to help protect your privacy and to meet new state mandates. For services beginning August 1, 2005 and after, please be sure to present your new ID card to your provider so that your new number can begin to be used.

Remember, your benefits are not changing, only the provider network is changing. To see if your provider participates in the BCBSM **Blue Preferred** Network you should call your Customer Service number 1-800-411-1141 or you can utilize the BCBSM website as outlined below. To find a PPO provider outside of Michigan, you can call 1-800-810-2583.

- Go to <u>www.bcbsm.com</u>
- 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.

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To avoid additional out-of-pocket expenses, you **must** use a BCBSM PPO participating provider. If you do not use a BCBSM PPO participating provider, your co-payment will increase and you will be subject to an additional out-of-pocket expense maximum of \$1,000 per family.

Please review the other Summary of Material Modifications sent to you for a more complete explanation of the BCBSM PPO network.

If you have any questions regarding your benefits, please do not hesitate to contact a Customer Service Representative at 1-800-411-1141.

Sincerely,

Michigan BAC Health Care Fund Board of Trustees

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