

**South Central United Food & Commercial Workers
Unions and Employers Health & Welfare Trust**

IMPORTANT REMINDER

NOTICE TO PARTICIPANTS (FUNDING GROUP)

Change in Plan Administrator (for all) and PPO Network (for Louisiana)

The Plan's Trustees have made the decision to change the administrator for the Plan. As you know, claims, eligibility, enrollment and other customer service functions are now handled by the Plan's claims administration office in Dallas, Texas. In order to keep pace with technological changes and to ensure the most efficient service, the Trustees decided they will close the Dallas claims office and shift the administrative functions to professional administrative firms as described below. The new administrators will assume their role effective April 1, 2020. This change applies to all participants.

In addition, Louisiana participants presently participate in the Cigna PPO network. Effective April 1, 2020, Louisiana participants will begin participating in the Blue Cross Blue Shield National PPO network. Cigna will be terminated March 31, 2020.

The Trustees believe this change will strengthen the Plan and its long-term financial stability.

You will be receiving additional information, including new identification cards with the new administrators' contact information (and PPO information, for Louisiana participants), before April 1, 2020. The following describes the changes in detail.

Change in Plan Administrator

1. New Claims Administrator for Medical Claims. The Trustees have retained Blue Cross Blue Shield-Illinois ("BCBS-IL") to administer medical claims processing and customer service relating to medical claims. BCBS-IL will process medical claims incurred April 1, 2020 and later. Therefore, if you have any questions regarding medical claims incurred April 1, 2020 and later, you should contact the BCBS-IL at the customer service number on the back of the new ID card that you will be receiving. The following is contact information for BCBS-IL:

Phone for member service:
800-367-8309

Website:
www.bcbsil.com

Mailing Address:
Blue Cross and Blue Shield of Illinois
P.O. Box 805107
Chicago, IL 60680-4112

2. All Other Plan Office Functions. Effective April 1, 2020, Administrative Consulting Services ("ACS") shall take over all other Plan office activities (excluding medical claims processing), such as determining monthly eligibility under the Plan, enrollment functions, processing claims for loss of time and death benefits, and coordinating with the Plan's dental and vision providers. For example:

- If you have a question about whether you are eligible for benefits under the Plan on or after April 1, 2020, you should contact ACS.
- If you want to enroll in the Plan or have a question about enrollment on or after April 1, 2020, you should contact ACS.
- If you have a question about loss of time or death benefits on or after April 1, 2020, you should contact ACS.
- If you need to notify the Plan about a COBRA event (such as a divorce) on or after April 1, 2020, you should contact ACS. ACS contact information follows:

Phone: 1-800-874-8499

Address: Administrative Consulting Services
661 North Ericson Road
Cordova, TN 38018 – 1006

3. Processing of Medical Claims Incurred Before April 1, 2020. Medical claims incurred before April 1, 2020 may be processed and paid after that date. These final "run out" claims will not be processed by BCBS-IL. Instead, the Plan's current Dallas claims processing office will remain open through June 30, 2020 to process claims incurred before April 1, 2020. It is expected most pre-April 2020 claims will be processed by the Dallas claims office by June 30, 2020. However, some providers may submit bills after that date. The Plan allows providers to submit bills for up to 12 months after a service is provided. Therefore, if any claims are incurred before April 2020 but are submitted to the Plan after the Dallas office closes June 30, 2020, the Trustees have retained an administrative firm in Atlanta, the UFCW Unions and Employers Benefits Administration, LLC (the "Atlanta Office"), to process medical claims that are incurred before April 2020 but processed after June 2020. You should contact the Atlanta Office with questions regarding such claims. The contact information for the Atlanta Office follows:

Phone: 1-800-527-1236

In summary, medical claims will be processed as follows during the transition to the new administrators:

- Medical claims incurred before April 2020 and paid on or before June 30, 2020: **Plan's Dallas claims processing office.**

Atlanta Office.

- Medical claims incurred before April 2020 but paid after June 2020:

- Medical claims incurred on or after April 1, 2020: **BCBS-IL.**

Change in PPO Network for Louisiana

The Trustees have retained BCBS-IL to serve as the new National PPO network in Louisiana effective April 1, 2020. Cigna will be terminated effective March 31, 2020. In order to receive the greatest level of benefits, you should try to use a PPO network provider. We recommend you contact BCBS-IL to find out if your doctors are in their network. Again, new identification cards will be mailed prior to April 1, 2020. If you have any questions regarding the PPO network April 1, 2020 and later, you should contact the Blue Cross Blue Shield Provider Finder. Contact information is as follows:

Phone: (800) 810-2583, option 2 (member), then option 1, explain to the operator you will be effective April 1, 2020 and do not yet have an identification number

Website: www.bcbsil.com, scroll down to "Find a Doctor or Hospital"

Out-of-Area Benefit No Longer Available

The Plan has had an out-of-area benefit that paid benefits for a non-network provider at the PPO in-network rate if you lived more than 40 miles from the nearest PPO provider. That benefit is no longer available under the new PPO arrangement, starting April 1, 2020. However, BCBS-IL believes its provider network is broad and robust enough to ensure PPO providers will be available and convenient to all participants.

Vendor Contact Information

Fund – South Central			
Vendor Name	Services	Phone #	Other
ACS (Plan Administrator)	Enrollment /Eligibility for Coverage/Loss of Time/COBRA/Appeals to Board of Trustees	1-800-874-8499	Fax: 901-758—3021 Member Portal: www.bams.bz
Blue Cross Blue Shield-Illinois	Medical Claims Administrator and PPO Network	1-800-367-8309 for member service such as eligibility and claims inquiries 1-800-810-2583 to locate a PPO provider	www.bcbsil.com
Delta Dental	Dental	1-800-521-2651	
Optum Rx	Prescription	1-888-354-0090	
Davis Vision	Vision	1-800-999-5431	

Again, you will be receiving additional information, including new identification cards, before the changes become effective April 1, 2020. The Plan's Dallas claims office will remain open until June 30, 2020 and can assist with questions regarding your eligibility for coverage under the Plan. After that date, you should contact ACS with questions regarding your eligibility for coverage under the Plan.

This notice is considered a Summary of Material Modifications. You should include this notice with your Summary Plan Description.