



PLUMBERS AND PIPEFITTERS LOCAL 501

NORTHERN ILLINOIS BENEFIT FUNDS

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NOTICE TO ALL PARTICIPANTS

IMPORTANT BENEFIT INFORMATION NATIONWIDE BLUECROSS AND BLUESHIELD PPO NETWORK

January 2003

To All Plan Participants in the Northern Illinois Benefit Fund:

The Board of Trustees is pleased to announce an additional enhancement to your current health care coverage. After you read this notice, please keep it in the pocket of your 3-ring Summary Plan Description (SPD) notebook for future reference.

Enclosed are your new I.D. cards identifying you as a participant in the BlueCross BlueShield PPO Blue Card network through the Northern Illinois Benefit Fund. You should destroy your old cards and begin to use the new cards effective February 1, 2003. When traveling outside of Illinois, you can use this card to access the BlueCross BlueShield nationwide PPO network. The Blue Card network is composed of hospitals and doctors who participate in their local BlueCross BlueShield networks called the "Blue Card" network. The "suitcase PPO" logo at the bottom right hand corner signifies your participation in the Blue Card nationwide PPO network. Your new I.D. card now includes the telephone number for Medlink, the Fund's optional MRI, CT Scan and X-ray provider. Call 1-888-558-0680 if you need outpatient radiology services.

All PPO doctors and hospitals will file claims directly to their state's BlueCross BlueShield plan. These providers have agreed to the PPO negotiated allowance as payment for services. You will only be billed for co-payments or deductibles required by the Plan or for non-covered expenses. Blue Card PPO providers submit their claims electronically so you will not have to obtain or submit any of these bills for processing. Benefits are then paid directly to the doctor or hospital providing the services. Participants eligible for Medicare should have the providers continue to send their bills directly to the Fund Office.

Both you and the Plan will save money on your health care costs when you use Blue Card PPO providers.

Remember to use your new Blue Card effective February 1, 2003 and to discard your old I.D. cards.

If you have any questions or need additional cards, please contact the Fund Office at (630) 978-4600.

Summary of Material Modification
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