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Dear Participant:

**This notice contains important information regarding changes to one of our medical networks.** Effective January 1, 2018, the Health Alliance network will be replaced with the CIGNA network. The remainder of this letter explain what this change means to you if you are in the Health Alliance network. Enclosed is a revised schedule of benefits for 2018 for the CIGNA Plan.

We, as Trustees, periodically review our vendor contracts to see if we can get better deals and service in the marketplace. This change in networks will help to keep your out-of-pocket costs down as the CIGNA network contract provides better discounts on services and lower fees for us.

### **What's Changing and What's Not**

Benefits are not changing, only the network is changing. Remember that you pay more for services from non-network providers, so it's important that the providers you use are in the new CIGNA network. In addition, **non-network skilled nursing and rehabilitation (including substance abuse treatment) facilities are not covered** under the Plan. You can check whether your doctors, hospitals and other providers are in the CIGNA network by calling CIGNA at (800) 435-5694 or by going online to [www.cigna.com](http://www.cigna.com) and clicking on the *Find a Doctor* tab.

### **Claims Incurred Before, During and After Change**

Any claims you incur for services you complete through December 31, 2017 must be filed with Health Alliance.

Any claims incurred for services that begin on or after January 1, 2018 must be submitted to CIGNA at:

EDI Payer ID 62308  
CIGNA  
P.O. Box 188061  
Chattanooga, TN 37422-8061

If you are receiving services that begin prior to January 1, 2018 and continue after that date, you must submit claims to Health Alliance. For example, if you are hospitalized from December 30

(over)

through January 2, all claims associated with that hospitalization should be sent to Health Alliance.

### **Open Enrollment**

Keep in mind that open enrollment is coming up this fall and you will have the option to change networks at that time. After open enrollment, you will receive a new medical I.D. card.

### **Changes to Your Summary Plan Description (SPD)**

Effective January 1, 2018, all instances of "Health Alliance" in your SPD are effectively changed to "CIGNA." Pages that will have this change are the inside front cover and pages 1, 3, 31, 38, 48, 49, 81, 105, and 111. Enclosed, please find an updated schedule of benefits and contact information.

### **Questions?**

If you have questions about this change or your benefits in general, please contact the Fund Office. Please retain this in the front pocket of your Summary Plan Description Booklet.

Sincerely,

Board of Trustees

This announcement, which serves as a Summary of Material Modifications (SMM), contains only highlights of recent changes to the North Central Illinois Laborers' Health & Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time. Please keep a copy of this SMM with your copy of the Fund's Summary of Benefits and Coverage (SBC).