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Dear Fund Member:

In the next few weeks, you will receive your Open Enrollment materials. **During the Open Enrollment period, you will have the opportunity to choose the network under which you will receive your benefit coverage for the upcoming year.** Prior to Open Enrollment, we wanted to alert you to changes in your network choices for 2018.

The HFN network will no longer be available. If you have the HFN network currently, you will have to choose a different network during open enrollment. HFN coverage will end at midnight on December 31, 2017. The termination of the HFN network was due to low provider discounts and administrative issues.

Please note that effective January 1, 2018, all instances of HFN in your Summary Plan Description Booklet will no longer be applicable.

In addition, the Health Alliance network will be replaced with the CIGNA network. The CIGNA network contract provides better discounts on services and that means lower fees for us, which means that we can keep your out-of-pocket costs down.

**Please note that if you are currently enrolled in either Health Alliance or HFN, you will NEED to enroll in a new network for coverage in 2018.**

If you would like to check that your hospitals and physicians are in either or both networks, you can contact the networks listed below.

#### **Blue Cross Blue Shield of Illinois**

800-810-2583

[www.bcbsil.com](http://www.bcbsil.com)

1. Click on the *Find a Doctor or Hospital* tab
2. Click on *Find a Doctor with Provider Finder – Big box in the middle of page, a new page will open up*
3. Select the State that you are looking in, then click search
4. Under *Select Network or Plan*, Scroll to *Participating Provider Organization PPO*
5. Enter in criteria to search for a provider – Name, State, Zip Code etc...

#### **CIGNA**

800-435-5694 – C/O Professional Benefit Administrators, Inc

[www.cigna.com](http://www.cigna.com)

1. Click on the *Find a Doctor* tab
2. Under *Select a Directory* click on "For plans offered through work or school"
3. Click "Pick" under *Select a Plan*

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4. Expand "Medical Plans" in the popup window and choose "PPO, Choice Fund PPO"
5. Click "Choose"
6. Enter your location and doctor search criteria
7. Click "Search"

Be sure to look for your Open Enrollment package in your mailbox. When you receive your Open Enrollment package, be sure to review the Schedules of Benefits as some benefits have changed. You should receive it by late October.

If you have any questions about this change or your benefits in general, please call 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).