

Plumbers Local Union No. 519 Health and Welfare Fund
c/o National Employee Benefits Administrators, Inc.
2010 N.W. 150th Avenue, Suite 100 • Pembroke Pines, FL 33028
(800) 842-5899 • (954) 266-6322 • Fax (954) 266-2079



Date: February 1, 2019
To: All Eligible Participants
From: Board of Trustees
Re: Healthcare Benefits

Si usted necesita traducción, por favor llame a la oficina del fondo al
(800) 842-5899

IMPORTANT ANNOUNCEMENT ABOUT YOUR HEALTHCARE BENEFITS

The Board of Trustees of the Plumbers Local Union No. 519 Health & Welfare Fund is pleased to announce that effective **March 1, 2019**, UnitedHealthcare Neighborhood Health Partnership (NHP) has been selected to replace Aetna as the Fund's health insurance carrier. UnitedHealthcare NHP will provide medical, prescription, dental, and vision benefits.

What does this mean to me?

- **Broad Network Access.** The UnitedHealthcare NHP network offers access to over 5,000 providers in South Florida. The Board of Trustees has carefully reviewed the list of providers and determined that nearly 100% of Participants live within 5 miles of a UnitedHealthcare NHP Primary Care Physician (PCP). Also, nearly 99% of PCPs in the UnitedHealthcare NHP network in South Florida are accepting new patients.
- **Enhancements to Benefits.** The UnitedHealthcare NHP benefit plans selected by the Board of Trustees include several benefit improvements compared to the Aetna plans. Please see the enclosed Summary of Material Modifications (SMM). The Summary of Benefits and Coverage (SBC) with details regarding benefit improvements will be sent to you in a separate mailing.

What do I need to do?

- **Select a Primary Care Physician (PCP).** Under the UnitedHealthcare NHP Plan, you are required to designate a PCP. If you do not select a PCP, one will be assigned to you in your area. Visit the UnitedHealthcare website at www.myuhc.com to view a list of NHP network providers in your area.
- **Review the Open Enrollment Notice.** The enclosed Open Enrollment Notice lists the enrollment dates and the documentation required for enrollment.
- **Watch for your new UnitedHealthcare NHP ID card.** Your new NHP ID card will be mailed to your home by the end of February.
- **Start using your new NHP ID Card on March 1, 2019.** Continue to use your current ID card until February 28, 2019. Then, starting March 1, 2019, present your new NHP ID Card to your medical providers and preferred pharmacy. **The UnitedHealthcare NHP Policy is not effective until March 1, 2019, so do not discard your current ID cards until after February 28, 2019.**

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SUMMARY OF MATERIAL MODIFICATIONS

This document is a “Summary of Material Modifications” (SMM). This SMM describes changes to the Plumbers Local Union No. 519 Health and Welfare Plan. It modifies the language found in your Summary Plan Description (SPD) that was effective May 1, 2018.

Effective March 1, 2019, the Board of Trustees has selected UnitedHealthcare Neighborhood Health Partnership (NHP) to replace Aetna as the Group Health Plan Insurance Carrier. UnitedHealthcare NHP will administer medical, prescription, dental, and vision benefits and will serve as the Claims Administrator.

The following chart describes benefit modifications which will be effective March 1, 2019:

	Current Benefits Through 2/28/2019 (Aetna)	Benefits Effective 3/1/2019 (UnitedHealthcare NHP)
Medical: Home Health Care	30% coinsurance after deductible	20% after deductible
Medical: Hospice Care	30% coinsurance after deductible	20% after deductible
Medical: Hearing Aid	Not Covered	Covered at 100%
Pharmacy: Specialty Medication	20% coinsurance	Retail \$50 copay/ Mail Order \$100 copay
Dental: Crowns	\$255 copay	\$195 copay
Dental: Complete Denture	\$275 copay	\$210 copay
Vision: Contact Lenses Allowance	\$115 allowance	\$125 allowance

If you have any questions, please contact the Administrative Manager. The Administrative Manager can be contacted at:

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