



MICHIGAN REGIONAL COUNCIL OF CARPENTERS' FRINGE BENEFIT FUNDS

P.O. Box 4540 • Troy, MI 48099-4540 • Telephone: (248) 641-4950 (800) 572-2525

July 2021



Dear Participant,

This is to inform you that effective September 1, 2021 your ***medical claims coverage*** will be moving from Alliance Health and Life (HAP PPO) to Independence Administrators, a subsidiary of Independence Blue Cross.

You will be receiving a new Identification card in the mail directly from Independence Administrators that will have your own unique Identification Number, and new Plan Name. You will need to present this ID card to your providers for any "medical" services that you receive on or after September 1, 2021. Make note that you will receive a separate ID card from Independence Administrators for yourself and separate ID cards for every eligible family member on file.

This change will not affect any other benefit under the Plan. Your prescription benefit coverage will continue under Express Scripts, your dental with Delta Dental or Golden Dental, and vision coverage under VSP Vision. For claims or questions on your Medical Reimbursement Account ("MRA"), weekly disability, or death benefits, you will continue to contact the MRCC Employee Benefits Fund Benefits Office at (800) 572-2525. For ALL Eligibility questions including questions on Blue Cross eligibility, continue to contact the Benefits Office as well.

You will also be receiving new Identification cards from the MRCC Employee Benefits Fund Benefits Office, that will include information on all benefits except Blue Cross. It is important that you replace your current combined HealthCare ID card with your new Independence Administrators Blue Cross card, and with your new Benefits card concerning all other benefits under the plan.

There is nothing you need to do, this change will happen automatically.

If you have any questions concerning this notice, as always, contact the Benefits Office at (800) 572-2525.

Sincerely,

The Board of Trustees of the
Michigan Regional Council of Carpenters'
Employee Benefits Plan

Frequently Asked Questions: FAQ's

Do I need to find new doctors? No. The same network of Doctors and Hospitals are In-Network with Blue Cross under the Independence Administrators as you have today with Alliance Health & Life (HAP PPO). There is no need to look for new doctors, just be sure to update your ID card information with your providers.

Who do I call for issues or concerns? Please refer to the following chart:

Type of Concern	Who to Contact Before 9/1/21	Who to Contact After 9/1/21
Eligibility	MRCC Employee Benefits Fund Benefits Office: (248) 641-4950 or (800) 572-2525	MRCC Employee Benefits Fund Benefits Office: (248) 641-4950 or (800) 572-2525
General Plan Information	MRCC Employee Benefits Fund Benefits Office: (248) 641-4950 or (800) 572-2525	MRCC Employee Benefits Fund Benefits Office: (248) 641-4950 or (800) 572-2525
Medical Claims	MRCC Employee Benefits Fund Benefits Office: (248) 641-4950 or (800) 572-2525	Independence Administrators: 1-833-242-3330
Pharmacy Coverage	Express Scripts: 1-800-311-2757	Express Scripts: 1-800-311-2757
Appeals of Denied Claims	MRCC Employee Benefits Fund Benefits Office: (248) 641-4950 or (800) 572-2525	Independence Administrators: 1-833-242-3330

On the back of the Independence Administrators' ID card you will find all relevant information for Customer Service contact numbers following September 1, 2021. On the front of the card, you will find a sticker with a different phone number for INDEPENDENCE ADMINISTRATORS' Text Messaging Service: "The Wire". You can use this number to Opt-In to INDEPENDENCE ADMINISTRATORS' text messaging service to stay up to date on your policy, preventative care information, and latest news about your plan.

For any questions or concerns, you can always contact the MRCC Employee Benefits Fund Benefits Office at (800) 572-2525.

Are there any new copays, coinsurance, or deductibles? No. Other than the network name and contact information change, everything else stays the same. Your deductibles, copays and co-insurance remains the same.

Do the amounts I have paid towards my Deductible or Out of Pocket Maximum carry over? Yes. Any amount paid toward this year's Deductible or Out of Pocket Maximum will carry over and will be credited toward the new Plan for the 2021 calendar year.

What steps should I take if a "medical" bill gets denied for services I receive after September 1, 2021:

1. Check your Explanation of Benefits from the Independence Administrators or rejection reason (if any)
2. Make sure your provider has your new card number and plan information on file
3. Call Independence Administrators at 1-833-242-3330 to review the issue

If you have additional questions or concerns, always feel free to call the Benefits Office at (800) 572-2525.