

November 27, 2023

To: UFCW National Health and Welfare Fund Participants –

Sterling Care Frostburg Village/ UFCW Local 27, EN 4982, 4983, 3732

From: Glenn L. Di Biasi, Fund Administrator

Re: Participating Provider Network Changes

Date: Effective January 1, 2024

On January 1, 2024, the Fund will be transitioning the network of participating PPO providers from CareFirst to Horizon Blue Cross Blue Shield. There will be no change in the medical & prescription benefits that are provided to the participants in the Fund.

You will be sent Blue Cross Blue Shield identification cards. If you have a new address, please notify the Fund Office in writing to avoid any mailing delay.

It is important that you bring your New Card to your medical provider so that they will be able to update your information and continue to provide the eligible medical benefits to you.

To assist you, you may locate an in-network provider by telephone by calling BLUE CROSS AND BLUE SHIELD at 1-800-810-BLUE. You can also access the BLUE CROSS BLUE SHIELD website at www.bcbs.com. You may be asked for the prefix "UFD". You will have access to all participating providers at any Blue Cross and Blue Shield Plan in the country. The selection of the specific healthcare professional that you use is your responsibility. You will decrease your out-of-pocket cost by using in-network providers.

Please call the Fund Office at 201-569-8801 if you have any questions or need assistance. The office is available from 8:30 am to 4:30 pm, Eastern Time.

Sincerely,

Glenn L. Di Biasi Fund Administrator

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Associate Executive Director