



Carpenters Southwest Administrative Corporation

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www.carpenterssw.org

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IMPORTANT ANNOUNCEMENT

FOR ALL ACTIVE AND RETIRED CARPENTERS AND THEIR FAMILIES CHANGE TO UNITED HEALTHCARE EPO

ARIZONA PARTICIPANTS:

As you are probably aware, the cost of health care coverage continues to escalate at rates much higher than the cost of other items and services. Because of these escalated rates this is to advise you of a change in EPO medical carriers in Arizona. Effective December 1, 2009, UnitedHealthcare will provide *UnitedHealthcare Choice EPO* medical and prescription drug coverage for Arizona participants and their families currently enrolled with Aetna. The UnitedHealthcare Choice plan will provide coverage with little or no change in your current EPO benefits. You will not have to complete any new paperwork. You and your family will be automatically enrolled in the UnitedHealthcare Choice plan, assuming you continue to meet the Trust's eligibility rules. You will soon be receiving new UnitedHealthcare ID cards, which you should begin using for services or supplies, received on or after December 1, 2009.

The EPO plan is structured like an HMO plan where members pay specific co-payments depending on the service provided and covered services must be rendered by network providers (except in certain emergency situations). But unlike the HMO plan, under the EPO plan you do not have to sign up with a specific Primary Care Physician (PCP) and the provider network is much larger than the network under the HMO plan, with network providers located in all 50 states. You would also be able to go to a specialist without a PCP referral, as long as the specialist is in the EPO network. To verify if your physician is on the exclusive provider network or to locate providers in the network, visit www.myuhc.com or call UnitedHealthcare at (800) 377-5154. Another advantage of the EPO plan is that your out-of-state eligible dependents can be covered under the plan with the same benefits as in-state eligible dependents.

If you want to change to a plan other than UnitedHealthcare/PacifiCare, your once-a-year opportunity is coming up. You will be receiving information in the next month regarding the Trust's annual Open Enrollment period. **Retirees residing in an HMO service area however, must elect an HMO/EPO plan.** If you have any questions concerning the information in this announcement, please contact the Administrative Office where the staff will be happy to assist you. You may also visit the Plan's website at www.carpenterssw.org.

Sincerely,

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