



NATIONAL IAM
BENEFIT TRUST FUND
Better Benefits • Better Life

1300 Connecticut Avenue, NW, Suite 300
Washington, DC 20036-1703
Phone: 800-457-3481 • Fax: 202-728-0585
Website: www.iambtf.org

To: All Medical Plan Participants
From: Connie DeFrance
Date: August 31, 2015
Re: Cigna PHS+ Care Management Program

This insert is a Summary of Material Modifications (changes) to your Summary Plan Description (SPD) for the National IAM Benefit Trust Fund (Plan). Please keep this with your SPD.

NEW REQUIREMENT FOR 2016 SERVICES

This is to announce that the Plan is adding a new care management program through Cigna called PHS+. The PHS+ precertification program is **effective January 1, 2016**.

PHS+ precertification will help you and your dependents get the right care, at the right time, in the right place. With PHS+ and its precertification process, you can:

- Get the most appropriate inpatient and outpatient care
- Find lower cost services
- Avoid unnecessary or non-covered medical treatment or procedures
- Improve your health with earlier case management services that help to identify when you might need extra assistance

HOW PRECERTIFICATION WORKS

If you use an in-network provider, you don't need to do anything for precertification. The Open Access Plus network (OAP) contracted provider is responsible for getting the precertification for all required non-emergency in-network services.

If you use an out-of-network provider for non-emergency services, you are responsible for necessary precertification. To do this, you will need to call the customer service phone number on the back of your Cigna ID card. A service representative will walk you through the precertification process.

WHAT REQUIRES PRECERTIFICATION

The PHS+ program includes precertification for all non-emergency inpatient admissions, post admission review for emergency admissions, and many outpatient services. A list is provided below that shows representative services requiring precertification.

INPATIENT SERVICES*	OUTPATIENT SERVICES*
<p>All inpatient admissions and non-obstetric observation stays such as:</p> <ul style="list-style-type: none"> • Acute hospitals • Skilled nursing facilities • Rehabilitation facilities • Long-term acute care facilities • Hospice care • Transfers between inpatient facilities <p>Experimental and investigational procedures</p> <p>Cosmetic procedures</p> <p>Maternity stays longer than 48 hours (vaginal delivery) or 96 hours (cesarean section)</p>	<p>Certain outpatient surgical procedures</p> <p>High-tech radiology (MRI, CAT scans, PET scans, nuclear cardiology)</p> <p>Injectable drugs (other than self-injectables)</p> <p>Durable medical equipment (insulin pumps, specialty wheelchairs, etc.)</p> <p>Home health care/home infusion therapy</p> <p>Dialysis (to direct to a participating facility)</p> <p>External prosthetic appliances</p> <p>Speech therapy</p> <p>Cosmetic or reconstructive procedures</p> <p>Infertility treatment</p> <p>Sleep management</p> <p>Transplants</p> <p>Radiation therapy</p> <p>Musculoskeletal treatment (including pain management and major joint surgery)</p>

*This list does not include all services that require precertification, or any Plan limitations/exclusions that might apply. Coverage of any service is subject to Plan provisions in effect when the service is rendered.

MORE TO COME

You will soon get detailed information directly from Cigna about the new PHS+ program, including a list of the specific inpatient and outpatient services that will require precertification. We suggest you notify your health care providers now to let them know that precertification is required **starting January 1, 2016**. The Benefit Trust Fund will also send another notice closer to year end to remind you about PHS+.

IF YOU HAVE QUESTIONS

Receipt of this notice does not constitute a determination of eligibility. If you wish to verify eligibility, or if you have any questions about this notice or your benefits, please contact the Benefit Trust Fund at 800-457-3481.

cc: Board of Trustees
Contributing Employers
Union Representatives