

May 18, 2010

ENCLOSED PLEASE FIND YOUR NEW INSURANCE CARD (PLEASE GIVE YOUR NEW CARD TO YOUR DOCTORS BEGINNING JUNE 1, 2010).

Effective June 1, 2010 for participants who are not Medicare Eligible medical claims will be billed directly by your physicians through the Anthem Blue Preferred Plus POS Network and BlueCard PPO Network for your medical, surgical and hospital benefits.

Those participants that are receiving services provided by Dean Health Systems www.deancare.com , St. Mary's Hospital (Madison WI), and St. Claire Hospital & Imaging Services (Baraboo, WI), should instruct your providers to submit their bills through the Local Anthem Blue Cross Blue Shield Plan.

Participants that are Medicare Eligible will also receive a new Anthem BlueCard for medical claims incurred Effective June 1, 2010 and after. Claims will continue to be forwarded to the Benefit Office by your physician after claims have been submitted to Medicare for determination.

Effective immediately for participants looking up their own benefits on the Fund Office Website www.weebf.org, you will need to enter a prefix of "WEE" in front of your six digit unique identification number in order for you to view your fund balances online (Dollar Bank, Flex, SUB etc.).

Effective June 1, 2010 you will be able to obtain Diabetic Supplies (Insulin, Test Strips, Syringes, Lancets) through your Pharmacy Benefit with Sav-Rx. These supplies will be outside the annual Prescription Drug cap and will continue to have a 20% copayment. Participants with Diabetes are eligible to get a NEW Blood Glucose Meter at NO CHARGE. To get your FREE blood glucose meter call the Sav-Rx Diabetes Management Pharmacy: Surepoint Medical (you may already know them as Kindred Care) at 1-866-351-2636. A Diabetes Specialist will ask you a few questions to help you determine which Free meter is right for you. When you call, you may also order the testing supplies you need to monitor your blood sugar. The test strips needed for any of the Free machines are preferred (formulary) products so will save you money. Your copay is 20% for the test strips when you order from Surepoint Medical. Plus, Surepoint Medical will send you FREE lancets with your order of test strips. For more information on this or your other prescription needs, please call Sav-Rx at 866-233-IBEW (4239).

Effective June 1, 2010 the Trustees have authorized a Prior Authorization program through Sav-Rx for Prescription Drugs. This requirement will help ensure that members are receiving the appropriate drugs for the treatment of specific conditions and in quantities as approved by the U.S. Food and Drug Administration (FDA). If a participant is affected by the Plan change Sav-Rx will contact you via mail to explain steps necessary to initiate Prior Authorization.

Dental and Vision Benefits will continue to be submitted to the Wisconsin Electrical Employees Benefit Office directly. Participants that receive services from an Anthem National Dental Network Dentist, will receive discounts on services. Use of the Anthem Dental Network is not mandatory but will save you money if you see a dentist in the network.

To Locate a Dentist online follow the same procedures described below for Medical except on Step 3 select Find a Dental Provider and click "Next". Participants in Wisconsin can select "Dental Blue – Preferred Network (WI) and all outstate participants can select "National Account Dental" to look up a provider.

You should double check whether your current providers participate in the Anthem Blue Preferred Plus POS network, the Blue Card PPO network or with Dean Health Systems to determine whether you will be subject to the in-network or out-of-network level of benefits. You can easily find a participating provider by calling 1-800-810-BLUE (2583) OR online at www.anthem.com. To see if the doctors and hospitals you use now are in the Anthem network, or to search for a new network provider, follow these directions:

Finding Anthem Participating Providers

- Step 1: Visit the Anthem Blue Cross and Blue Shield website at www.anthem.com
- Step 2: Select "Providers" on the left side of the page and then select your "State" from the drop down menu just to the right, then click "enter".
- Step 3: Use the "Find a Doctor" option located in the middle left of the page.
- Step 4: On the "State/Directory Selection" page, click on "Wisconsin" and then click "Next."
- Step 5: On the "Provider Finder" page, select the "Blue Preferred Plus POS" plan and then select the type of provider you are searching for (e.g.; physician, hospital) and their specialty category (e.g.; family practice, surgery, general hospital) and then click "Next."
- Step 6: Enter your location and maximum mileage range and click "View Results."

The Anthem web site address and phone number are located on the back of your new ID card. You may call Anthem directly to look up a doctor or you may also call the Fund Office if you need assistance in locating a provider on the Anthem Website.

You have access to a registered nurse 24/7 who can help you decide how to handle a medical issue, simply call the NurseLine toll free at 866-670-1565.

Your Major Medical Annual Deductible remains the same for both In-Network and Out-of-Network Claims at \$500 Individual and \$1,500 Family. Co-Payment amounts for In-Network claims remains at 90% Provider and 10% Participant with a Maximum Out-of-Pocket of \$1,000 Individual and \$3,000 Family. Out-of-Network claims will now have a Co-payment amount of 70% Provider and 30% Participant with a maximum out-of-pocket expense of \$3,000 Individual and \$9,000 Family. As you can see there is now greater incentive to see In-Network Providers. Fortunately for you the participant, The Anthem Blue Preferred POS network, Blue Card PPO network and the Dean Health System should provide you with access to over 95% of all physicians in Wisconsin on an In-Network level.

The Board of Trustees of the Wisconsin Electrical Employees Health and Welfare Fund reviewed the monthly premium for Medical, Dental and Vision benefits. There is good news that the Board of Trustees action to change PPO carriers to Anthem Blue Cross and Blue Shield is expected to save you the Participant and the Plan significant dollars each year. Unfortunately, the ever rising Medical Inflation (10% per year) and Prescription Drug Inflation (16% per year) is expected to continue for the foreseeable future. Compounding the problem of rising medical costs, will be the effect of the upcoming changes being made by the Government to the Healthcare system. Many of the changes likely will cause our costs to go up even further.

The Board felt it was necessary to be proactive to not only address rising Medical Inflation, but to build Fund Reserves to plan for expected higher future medical costs. They took action by allocating \$.10 per hour worked directly to Fund Reserves and increased the medical premium by 3.834%.

Please keep this notice with your Summary Plan Description (SPD) booklet for future reference. Please be certain to notify the benefit office of any change of address. If you have any questions, please contact the undersigned or Bonnie DeLap at the Fund Office 800-422-2128 or 608-276-9111

Sincerely,
Art Bishop
Administrator