
Improved Coverage for Diagnostic Radiology Services Effective January 1, 2019

Date: December 2018

To: Participants and Eligible Dependents in the United Food & Commercial Workers Union
Local 655 Welfare Fund

From: The Board of Trustees

As the Board of Trustees of the United Food & Commercial Workers Union Local 655 Welfare Fund (the “Fund”), our goal is to ensure the Fund provides comprehensive, affordable healthcare benefits that meet the needs of our participants and your eligible dependents. In keeping with that goal, beginning January 1, 2019, the Fund will contract with Absolute Solutions so that you and your dependents may receive necessary MRI, CT and PET scans at no additional cost.

- **Go in-network and save money!** You are still able to use a provider in the current Aetna network. However, when your scan is performed by an Absolute Solutions network provider, ***you will have no out-of-pocket costs***. If your scan is performed by a provider who does not participate in the Absolute Solutions network, ***you will*** have to meet your calendar year deductible ***and*** pay your coinsurance toward the cost of the service.
- **Just make a simple phone call.** Call Absolute Solutions at (800) 321-5040 whenever your doctor wants you to get an MRI, CT or PET scan performed. A representative will schedule and manage your diagnostic radiology test from beginning to end. Since there is an extensive network of providers in the Greater St. Louis area alone who contract with Absolute Solutions—and the entire network consists of over 3,600 hospitals, independent facilities and medical centers nationwide—the representative should have no problem finding a network provider for you.

We recommend that you take advantage of this cost-saving benefit whenever you need an MRI, CT and/or PET scan performed. The Absolute Solutions network is a cost savings to both you and your Fund.

Keep an eye out for an Absolute Solutions postcard, which will be sent to you from the Fund Office.

If you have any questions regarding your coverage for diagnostic radiology services or any of your Fund benefits, contact the Fund Office at (314) 835-2700 or toll-free at (866) 565-2700. You can also find information online at www.655hw.org.

<p>This announcement, which serves as a Summary of Material Modification (SMM), contains only highlights of a recent change to the United Food & Commercial Workers Union Local 655 Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. Please keep this SMM with your Summary Plan Description (SPD) for future reference.</p>
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