



OPERATIVE PLASTERERS' & CEMENT MASONS' LOCAL UNION #518 FRINGE BENEFIT FUNDS

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

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Dear Participant:

You have become eligible for Health coverage with this Fund effective _____.

Enclosed are the following items:

PPO DIRECTORY:

If you choose to go to a provider that is part of a Preferred Provider Organization (PPO), the fund will pay a higher percentage of your medical expense. Also, often times there will be a discount applied which will further reduce the amount you will owe. However, you are free to use any licensed physician or hospital that you choose.

Freedom Network Select (FNS) will serve your PPO needs in the Kansas City Metropolitan and some surrounding areas as well as into the current rural Kansas service area through Health Partners of Kansas (HPK). FNS has two ways for you to obtain participating provider information. By visiting their website,

www.phpkc.com

or

Call Freedom Network Select's Customer Service Department
(800) 544-3014 or (913) 685-6300

Healthlink will serve your PPO needs in most of the rural out state area. You may access Healthlink on line at their website, www.healthlink.com

or

Call Healthlink Customer Service Department
(800) 624-2356

BENEFIT IDENTIFICATION CARDS: Carry this card with you. It has the information needed by providers to bill your medical expenses directly to our office. Make sure you complete the back of the card and sign the front where indicated.

PRESCRIPTION PLAN IDENTIFICATION CARDS: These will be sent under separate cover. Please present your prescription card to the pharmacy when purchasing medications. The pharmacy will not be able to properly process your claim using your medical identification card.

SUMMARY PLAN DESCRIPTION: This covers most of the information you will need to know about your health coverage. There are certain providers and services that we do not cover under this plan, so please review this booklet very carefully. It also explains what you need to do to maintain your eligibility.

ENROLLMENT CARD: We will need a new enrollment card fully completed including all of your eligible dependents and be sure to complete both sides, sign, date and return for eligibility.

It is very important that you keep our office updated on any changes you may have regarding addresses, divorce, marriage or birth of a child.

If you have any questions please give us a call or come by the Fund Office.