

WESTERN PENNSYLVANIA TEAMSTERS AND EMPLOYERS WELFARE FUND

215 South Euclid Avenue ♦ Pittsburgh, Pennsylvania 15206

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Dear Members,

Highmark and **certain** UPMC doctors, facilities and hospitals terminated their contracts establishing In-Network provider fees on December 31, 2014. However, under a temporary Consent Decree supervised by the PA Insurance Department, Highmark and UPMC have agreed to continue processing **certain** provider fees on an In-Network basis. Unfortunately, the information communicated directly to our members from Highmark and UPMC regarding which services are processed as In-Network or Out-of-Network for 2015 remains open to interpretation.

The Western PA Teamsters and Employers Welfare Fund contracts with **Highmark** to administer and process Medical and Prescription (Rx) claims for our members. Highmark establishes the allowable charges and tracks your deductible and/or co-insurance on either an In-Network or Out-of-Network basis. Out-of-Network charges are applied at different rates and all costs will not be covered. **Any Out-of-Network unpaid charges, such as balance billings, are the responsibility of the member.** We strongly encourage all members who are interested in incurring the lowest possible personal cost to confirm that the physicians, care facilities and hospitals they are using are either part of the Highmark network, or are processed on an In-Network basis. Please ask the following questions before scheduling care:

- ✓ My health insurance is through Highmark. Is this physician, facility, or hospital part of the Highmark network?
- ✓ Is this a UPMC physician, facility or hospital? If so:
 - Do these services qualify as “Continuation of Care” because I am in the midst of a course of treatment, as provided under the Highmark/UPMC Consent Decree?
 - Do these services qualify under the “Safety Net” provision of the Highmark/UPMC Consent Decree?

Emergency Room Services are covered on an In-Network basis, but after your condition stabilizes, you should ask whether follow-up services are processed as In-Network.

For certain unique and special hospitals, or hospitals located out of the Greater Pittsburgh Area, the Consent Decree provides that services will be processed on an In-Network basis for 2015 or beyond. The chart below provides general information regarding UPMC hospital In-Network and Out-of-Network designation for 2015. However, even if a hospital is listed as Out-of-Network, you need to check to see whether services are processed on an In-Network basis under one of the provisions in the Consent Decree.

In-Network UPMC Hospitals & Physicians:

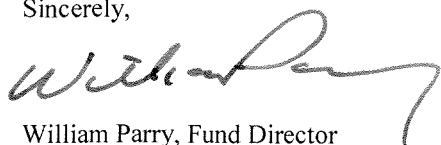
- *Children’s Hospital of Pgh. of UPMC
- *UPMC Altoona
- *UPMC Bedford
- *UPMC Horizon
- *UPMC Hamot & its affiliate Kane Hospital
- *UPMC Mercy
- *UPMC Northwest
- *Western Psychiatric Institute and Clinic

Out-of-Network UPMC Hospitals:

- *Magee-Women’s Hospital of UPMC
- *UMPC East
- *UPMC McKeesport
- *UPMC St. Margaret
- *UPMC Passavant
- *UPMC Presbyterian-Shadyside

The Western PA Teamsters and Employers Welfare Fund will continue to monitor changes in the Highmark/UPMC business relationship and the impact of those changes on our members and the Fund. Fortunately, the changes to date will have little or no impact on the majority of our members. However, some members will be impacted, and we strongly encourage all of our members to follow the steps listed above to ensure that you will not be affected by Out-of-Network charges. Please read carefully all communications from the Fund Office and Highmark that may impact your healthcare coverage.

Sincerely,



William Parry, Fund Director