



111 West Cataldo Avenue, Suite 220, Spokane, Washington 99201-3201
www.zenith-american.com
800-557-8701

October 2018

To: Participants of the Public Employees Local 71 Trust

Re: Summary of Material Modifications

NEW PREFERRED PROVIDER FOR ORTHOPEDIC SERVICES

Through the Pacific Health Coalition, the Trust has contracted with Anchorage Fracture and Orthopedic Clinic (AFOC) / Alaska Medical Alliance, LLC (AMA) to provide orthopedic services to Trust participants. AFOC/AMA has agreed to provide substantial discounts on their services, which saves money for both you and for the Trust.

Effective January 1, 2019, if you use an orthopedic provider within the Municipality of Anchorage other than the AFOC/AMA for services that could have been performed by AFOC/AMA, the plan will reduce its reimbursement percentage to the non-PPO level (60% for the Blue Plan, 50% for the Yellow Plan), subject to the non-PPO out-of-pocket limit. This applies even if the provider is in the Aetna network. This does not affect services provided outside of the Municipality of Anchorage or services provided through Bridge Health.

You may begin using services through AFOC/AMA immediately, and receive preferred pricing. (You don't have to wait for January 1, 2019.) In order to schedule an appointment, please call 907-563-3145. For more information about this provider and their services, you may visit their website: www.afoc.com.

ELIMINATE "NO SHOWS" AT THE COALITION HEALTH CENTER

If you have an appointment at the Coalition Health Center (CHC) and cannot keep the appointment, please call to cancel at least 24 hours in advance. We understand that life happens, and your original appointment time may no longer work with your schedule. That's ok, as long as you cancel the appointment so that another participant may use it. Starting January 1, 2019, the CHC will charge the Trust for "no show" appointments. The Trust will not pass that cost along to participants at this time, but we ask your help in minimizing the number of "no show" appointments for our Trust.

We also realize time it takes to make an appointment in the Anchorage CHC is longer than it should be. We are working with CHC to reduce the wait. Please help us by canceling any



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appointments you no longer need. We appreciate your help in making the most of our CHC benefit.

ANTI-ALIENATION AND ANTI-ASSIGNMENT

The Trust has updated its Anti-Alienation language, effective October 1, 2018.

The Trust, and benefits payable in accordance with the Plan, shall not be subject in any manner to anticipation, alienation, sale, transfer, assignment, pledge, encumbrance or charge by any covered person, provided that the Trustees may recognize an assignment of benefits from a Covered person authorizing direct payment of benefits due under the terms of the Plan to a physician, medical facility, or other person or institution that has treated, cared for, or provided services or goods to the Claimant; and shall recognize a Qualified Medical Child Support Order (QMCSO). Further, No Claimant shall at any time, either during the time in which he/she is a covered participant in the Plan, or following his/her termination as a covered participant, in any manner, have any right to assign his/her right to sue to recover benefits under the Plan, to enforce rights due under the Plan to appeal a denial of benefits, or to any other causes of action which he/she may have against the Plan or its fiduciaries.

If you have any questions or concerns, please contact the Public Employees Local 71 Trust Fund at:

Public Employees Local 71 Trust Fund
PO Box 91013
Seattle, WA 98111-9103

Toll Free: (800)-557-8701, option 2, then 2
Fax: (206) 282-0775