

★★ IMPORTANT NOTICE TO PARTICIPANTS ★★

October 2017

To All Covered Persons:

Many health care decisions can be confusing and costly - things like what doctor to use for a specific procedure and where to go to have the procedure performed. Anthem has a new service that may help you make those decisions easier; it may save you significant out-of-pocket costs. And better yet, it is available to the Local 434 Health and Welfare Fund members at no extra cost.

Let us introduce you to Anthem Benefit Advisor (ABA)— the new service to help you guard your health and your wallet. The Local 434 Health and Welfare Fund has partnered with Anthem Blue Cross to help you locate the best doctors and facilities in your area, and track the precise costs they charge.

This service can then share this information with you to help you make a better-informed decision about your health care. Representatives will provide you with the quality measures and cost of any of over 400 different medical and surgical procedures tracked. And you'll have all of this important information before you decide which steps to take next. All you have to do is call the toll-free number shown below.

Wouldn't you want the information for the best quality outcomes and cost to you before you make a decision? That information is now just a phone call away.

Anthem Benefit Advisors can be reached at 833-619-5710.

Please keep this Notice with your Summary Plan Description (SPD) booklet for future reference. This Notice also serves to update your Summary of Benefits and Coverage (SBC). If you have any questions, please call the Fund Office at (952) 854-0795 or toll-free at: 1-800-535-6373.

Yours very truly,

THE BOARD OF TRUSTEES

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This Notice, which serves as a Summary of Material Modifications (SMM), contains only highlights of certain features of the Local 434 Health and 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. The Trustees reserve the right to amend, modify, or discontinue all or part of the Plan at any time.