

Important Co-pay Change to Managed Medical Care Program Under the National Health and Welfare Plan and NRC/UTU Plan

Effective for Dates of Service November 1, 2008 and After

This announcement is to inform certain Railroad employees of the effective date of the new lower Managed Medical Care Program (MMCP) \$20 co-pay for services rendered by the following four specific provider types; *Nurse Practitioners, Physicians Assistants, Physical Therapists and Chiropractors*. The new co-pay will apply to employees covered under the applicable bargaining agreements (i.e., the "new" level of benefits) for the National H&W and NRC/UTU Plans. This change in co-pay levels will occur effective November 1, 2008 on a "date of service" basis, meaning that such office visits occurring on and after 11/1/08 will be processed at the new, lower co-pay level of \$20, regardless of your medical vendor (UnitedHealthcare, Aetna and Highmark).

Based on this change under MMCP, a \$20 co-payment applies to each office visit to any in-network provider included in the following list:

- General Practice
- Family Practice
- Internal Medicine
- Pediatrics
- Obstetrics/gynecology (co-pay applies to initial visit only, per pregnancy)
- Nurse Practitioners
- Physicians Assistants
- Physical Therapists
- Chiropractors

Note that visits to providers not listed above will be considered Specialist visits, and a higher co-pay (i.e., \$35) will apply.

If you have any questions, please call the Customer Service number provided on the back of your ID card.

IBEW RAILROAD DEPARTMENT