



Western Teamsters Welfare Trust

An Employer-Employee Jointly Administered Welfare Trust
2323 Eastlake Avenue East Seattle, Wa. 98102 (206) 329-4900

September 27, 2022

IMPORTANT BENEFIT INFORMATION

MEMORANDUM

TO: Utah Western Teamsters Welfare Trust Participants Who Participate in the Select Health Option

FROM: Board of Trustees

RE: Termination of Select Health Effective January 1, 2023

Trust records show that you participate in the Select Health option in Utah. Select Health's premiums have been increasing at an alarming rate and that they are the most expensive HMO option in the 11-state area covered by the Trust. Over the years, the Trust has communicated to Select Health that if their premiums continue to increase, then it would be likely that the Trust will terminate Select Health as an option for Active employees and non-Medicare Retirees.

Unfortunately, Select Health proposed another increase for the September 1, 2022, through August 31, 2023, plan year. Select Health remains the most expensive HMO option at a monthly premium of \$2,321.30 per Active employee. For comparison's sake, the Trust's self-funded benefits currently cost on average \$1,404.34 per Active per month or \$916.96 a month less than the Select Health rate.

Based on the above, the Trust has decided to drop Select Health as an option for Active employees and non-Medicare Retirees effective January 1, 2023. Effective January 1, 2023, all Actives in Utah will transition to the Trust's Indemnity Plus Plan. The Indemnity Plus Plan utilizes Anthem to obtain access to certain Preferred Provider Organization (PPO) providers for medical services and Express Scripts to manage the prescription drug benefit. A comparison of your current benefits under Select Health and the Trust's Indemnity Plus Plan are enclosed for your reference. The Indemnity Plus Plan benefits are structured similarly to the benefits you received while with Select Health and are the highest level of indemnity benefits provided through the Trust. If Anthem network providers are used, you will have no deductible or annual out-of-pocket maximum that must be met to receive the highest level of benefits. As you will note on the comparison, the medical benefits under the Anthem network are considerably higher than non-network benefits and, generally, you pay a \$15 copay for most services. Anthem PPO providers must be utilized in order to receive benefits at the network level.

With the prescription drug plan under Express Scripts, you must purchase your prescriptions through an Express Scripts network pharmacy. If you go to a retail pharmacy that is not part of the Express Scripts network, you are responsible for the full cost of the prescription.

You will be issued a new ID card. Once received, to locate Anthem PPO providers or Express Scripts pharmacies, you can use the following web addresses and phone numbers:

- For Anthem PPO Providers – visit www.bluecares.com or call 1-800-810-2583. Use Plan **WUW** when searching.
- For Express Scripts pharmacies – visit www.express-scripts.com or call 1-800-711-0927.

The Board of Trustees did not make this decision lightly and would like to thank you for your cooperation during this transition. This transition will ensure that the Trust continues to provide you with quality care options.

If you have questions, please contact the Trust Office at (800) 872-5439.

PS:sa

cc: Local Unions