



PENSION HOSPITALIZATION AND BENEFIT PLAN JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY

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March 10, 2023

New ID card coming, plus changes to your co-payment and out-of-area/travel network

Dear Participant,

Please read the following for important updates.

Changes to co-payments: Effective May 1, 2023, co-payments will increase to \$50 for participants who have not received a physical exam from October 1, 2021 - April 30, 2023 and also for spouses who have not received a physical exam between May 1, 2022 - April 30, 2023. Participants and their spouses who complete their physical exams by April 30, 2023 will keep their co-pays at \$35. Take action soon. Annual physicals are important and can often detect potential health issues. Co-payments for children are not changing and will remain at \$35.

As of October 1, 2013 - certain participants who received an annual physical exam were eligible to receive reimbursement of \$5 as part of the PHBP Wellness Program. Please be advised that the program will cease as of May 1, 2023 at which point participants and spouses who receive an annual physical will be responsible for a \$35 co-payment in lieu of the higher \$50 co-payment referenced above.

Changes to out-of-area/travel network: Effective May 1, 2023, your out-of-area/travel network will switch to the Cigna provider network. Participants and dependents who live or travel outside of New York and New Jersey will now access the larger Cigna network in place of the current First Health network. To view Cigna providers, visit www.mycreatehealth.com and select the "Provider Search" option. From there you can search for MagnaCare providers in the NY/NJ area or Cigna providers for all other states. There have been no changes to the benefit plan or any covered services.

To reflect these updates as well as your 2023 max-out-of-pocket limit, all participants of the Pension, Hospitalization and Benefit Plan of the Electrical Industry will receive new MagnaCare identification card(s). The new card and other information will also be available for viewing by registering or logging into the **MyCreateHealth.com** member portal and on the **MyCreateHealth** mobile app (available on the App store or Google Play).

Your new cards will arrive by May 1, 2023. Please present your new MagnaCare identification card to your healthcare provider to ensure claims are submitted with the most up-to-date information. If you have questions, call MagnaCare Customer Service: **877-624-6210, Monday to Friday, 9:00 a.m. to 5:00 p.m.**

Sincerely,

Trustees of the Pension, Hospitalization
and Benefit Plan of the Electrical Industry