

Puget Sound Electrical Workers Trust Funds

2815 2nd Avenue, Suite 300 • P.O. Box 34203 • Seattle, Washington 98124
Phone (206) 441-4667 or (866) 314-4239 • Fax (206) 505-9727

Administered by
Welfare & Pension Administration Service, Inc.

December 11, 2008

**To: All Eligible Participants of the
Puget Sound Electrical Workers Health & Welfare Trust Fund**

Re: Preferred Provider Network Update – Effective January 1, 2009

The Puget Sound Electrical Workers Health & Welfare Trust Fund (Trust) is pleased to announce that effective January 1, 2009, First Choice Health Network (FCHN) will be the Preferred Provider Organization (PPO) for the WA, OR, ID, AK and MT service. The Trust will continue to have access to the Beech Street national network for providers outside of the FCHN service area. Essentially, this is just a contracting issue among FCHN, Beech Street and the Trust. Nothing changes for you – the switch to FCHN as the PPO will be transparent to you.

For services obtained on or after January 1, 2009, you must use a hospital, physician, or other healthcare provider that participates in FCHN if you want the lowest out-of-pocket cost. You may receive care from an out-of-network provider; however, your out-of-pocket expenses may be higher because the provider's charges will not be discounted by FCHN and the percentage of covered expenses paid by the Trust will be less. You are not required to use network providers, but by utilizing FCHN (or Beech Street) you will save yourself and the Trust money.

Locating a FCHN provider is easy, just log on to www.fchn.com and click on “Click Here to Find a Doctor or Hospital” and follow the steps on the right hand side of the screen. Or call FCHN provider locator number (800) 231-6935.

By the end of December 2008, you will be receiving **new combination Health and Prescription Drug Identification (ID) cards**. If you do not receive new ID cards by January 5, 2009, please contact the Administration Office at (206) 441-4667 or (866) 314-4239, option 4.

Please note, if you are a Medicare eligible participant there will be no change to your Medicare supplemental benefits.

We encourage you to continue to be conscientious and aware of your health care spending, so the plan can continue to provide valuable health care benefits to all plan participants.

Sincerely,

**Board of Trustees
Puget Sound Electrical Workers Health & Welfare Trust Fund**