



NEW ENGLAND CARPENTERS HEALTH BENEFITS FUND SUMMARY OF MATERIAL MODIFICATIONS

April 2017

Our members have access to the largest Preferred Provider Organization (PPO) network of hospitals, outpatient facilities, doctors and other health care professionals, through our partnership with Blue Cross Blue Shield of Massachusetts. As a result, there is very little need to use of out-of-network providers when you have coverage through the New England Carpenters Health Benefits Fund.

The Board of Trustees adopted the following change in your plan benefit as it pertains to “Out of Network Allowed Amount or Allowable Charge”, effective July 1, 2017: The allowed amount, meaning the amount the Plan will pay, for out of network services will be the in-area in-network allowed amount, or, if out of state, the local Blue Cross Blue Shield allowed amount, whichever is lower.

This means that, when a member uses an out-of-network provider, the “allowed amount” will be based on the amount that an in-network provider accepts as payment in full. The out-of-network provider can bill the patient the difference between the allowed amount and the billed charge. **This practice, known as “balance billing”, can result in significant financial liability for the patient. Therefore, it is important to avoid using out-of-network providers unless you are willing to be responsible for the additional costs.**

Here are some tips for using network providers through your Blue Cross Blue Shield PPO Plan:

- Ask your BCBSMA PPO doctor to refer you to other network PPO providers for specialty care.
- Use *Find a Doctor & Estimate Costs*, our online provider directory, to find network providers you need. Go to myfindadoctor.bluecrossma.com and search for network providers by name or specialty. You can also use this tool to calculate your estimated out-of-pocket costs for many of the most common medical services.

This Summary of Material Modifications supplements the Summary Plan Description (“SPD”) previously provided to you. You should retain this document with your copy of the SPD.

Please contact the Fund Office if you have any questions regarding this Summary of Material Modifications.

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