

★★ SUMMARY OF MATERIAL MODIFICATIONS ★★

September 2014

To All Employees and Dependents:

This Summary of Material Modifications is an amendment to your Plan Document/Summary Plan Description (SPD) booklet to incorporate recent Trustee action regarding your Plan.

Blue Cross Blue Shield of Minnesota Online Care Anywhere

The Fund's Preferred Provider arrangement with "Blue Cross Blue Shield of Minnesota AWARE Network (BCBSM)" provides a network of Hospitals, Physicians, Mental Health Professionals, and other Health Care Professionals who provide high quality medical care at prices that help the Fund manage costs. You and your eligible Dependents also currently have access to two programs offered by BCBSM: the Healthy Start Prenatal Support Program; and the Enhanced Stop Smoking Program.

Effective June 1, 2014, there is another option offered to you through BCBSM which could save you both time and money. **Online Care Anywhere** allows you to "see" a Physician online and all in real time. **Online Care Anywhere** provides live face-to-face visits using video or secure chat text with licensed Physicians who can discuss your immediate health issues and provide a diagnoses. The most common reasons someone might call are if they think they have sinusitis, an upper respiratory infection, a cough, sore throat, conjunctivitis, urinary tract infection, or a fever. The Physician will diagnose your condition and prescribe the medications you need. The most common prescriptions are: Amoxicillin, Augmentin, Cipro, Medrol Pak, and Zithromax. *Please note that Online Care Anywhere Physicians cannot prescribe narcotics.*

You can sign in from anywhere to address your symptoms quickly and conveniently without ever having to leave your home. The program is available 24 hours a day, seven days a week, including holidays, and no appointment is necessary.

To use **Online Care Anywhere**, simply:

1. Go to: OnlineCareAnywhereMN.com.
2. Register and enter your health summary.
3. Choose a Physician.
4. In "Payment Details," enter your credit/debit card number. The cost of the online visit is \$45 and you must pre-pay this fee before you can connect to the Physician. Following your visit, your claim will be processed by the Fund Office and you will be reimbursed the difference between what you paid and the Plan's Physician office visit copay.

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Currently, this copay is \$25, so you would be reimbursed \$20.

This program is new and subject to change. In the future, your prepayment may be limited to the actual cost of your Plan's office visit copay, thus eliminating the requirement to prepay the entire cost of the online visit. We will keep you informed of any program modifications, including enhancements to the online technology.

5. Click "Connect." You should be connected to the Physician within just a few minutes.

You will key in a short explanation of your symptoms for the Physician to read. If your health issue is outside the scope of care provided by this program, the Physician will not see you and instead will key a response letting you know that you need to make an appointment with your primary care Physician or seek care from an urgent care or emergency room facility.

Please Note: In the case of a medical emergency, call 911. The services provided by Online Care Anywhere are in no way meant to replace the emergency room when medically necessary.

In addition, a mobile app is available at the App Store or Android app on Google play.

For further information and more details, please see the enclosed.

To implement this new program, the Plan's General Exclusion that states that charges are excluded for "telephone consultations and televideo consultations by Health Care Professionals" will be revised to state, "except as specifically provided."

Please keep this Notice with your Plan Document/Summary Plan Description (SPD) booklet for future reference. If you have any questions, please feel free to contact the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES

Enclosure

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