

January 14, 2019

Dear Roofers Local 33 Member,

### **IMPROVEMENTS & CHANGES IN MEDICAL BENEFITS 4/1/2019**

Effective April 1, 2019, your medical benefits will be changing to engage you in making more informed, cost effective medical care decisions. Did you know you have quicker, less expensive alternatives to the emergency room such as Urgent Care Centers, CVS Minute Clinics and the Blue Care Line? (Keep in mind you should always go to the emergency room in a life-threatening situation).

Did you know that the cost to have an MRI is approximately three times more expensive when performed in a general hospital compared to a free-standing MRI facility?

#### **Benefit Changes Effective 4/1/19:**

- **Co-payments for free standing Urgent Care Centers and CVS Minute Clinics will be eliminated.** Co-Payment will still be applicable for Urgent Care Centers that are within a doctor's office or hospital. Please ensure your provider is part of the free-standing Urgent Care Center network to ensure co-payment does not apply. You can ask your provider, contact BCBSMA Member Services or use the Find a Doctor & Estimate Costs tool if you are unsure.
- **Emergency room\* co-payments will increase to \$100.** (Waived if admitted)
- **MRI copay will now be \$100.**  
This copay will be waived if MRI is performed at a free-standing imaging center. Examples of freestanding imaging centers are Shields MRI and Premier Diagnostics. \$100 co-payment will be applicable for MRIs performed at a general hospital.  
**If you are unsure, please contact BCBS or the Fund Office prior to receiving services.**

#### **How to Find a Free-Standing Imaging Center**

Use the Find a Doctor & Estimate Costs tool at [bluecrossma.com/find a doctor](http://bluecrossma.com/find-a-doctor) OR

Ask your doctor to refer you to a non-hospital provider, OR

Call Member Service at the number on your Blue Cross ID card

The Trustees of Local 33 want to continue to provide the best health care to you and your families. If you have any questions regarding your benefit changes, please contact BCBSMA Member Service at the number on the front of your BCBSMA ID card.

Sincerely,

The Board of Trustees