# Automatic Sprinkler Local 281, U.A. Welfare Fund Blue Cross Blue Shield Settlement Payment Questions and Answers

Recently, you may have seen news reports about a settlement involving Blue Cross Blue Shield ("BCBS"). Below are some common questions and answers that you may find helpful.

First and foremost, the Fund Office has no information regarding the underlying details of the settlement, such as whether you are entitled to a payment, the amount of your payment (assuming you are entitled to one), or when you can expect to receive your payment (again, assuming you are entitled to one).

All questions regarding the BCBS settlement should be directed to the Settlement Claim Administrator at (888) 681-1142. A settlement specialist can tell you if you are entitled to a payment and give you additional details specific to your individual situation.

# 1. What is the Blue Cross Blue Shield settlement?

BCBS reached a settlement to resolve a class action lawsuit alleging that BCBS violated various antitrust laws. Under the settlement, BCBS will pay \$2.67 billion in damages and agree to modify certain of its business practices. The settlement has been approved by the courts, and all appeals regarding this matter have been resolved. Accordingly, the Settlement Claim Administrator has begun issuing Claim Determination Notices to claimants.

# 2. Does this settlement impact participants of the Welfare Fund?

Depends. Some Fund participants *may* be potential claimants under the settlement.

# 3. Can I participate in this settlement?

You may participate in this settlement *only if* you filed a "Settlement Claim Form" before November 5, 2021 to the Settlement Claim Administrator. In 2021, you may have received BCBS Settlement Notices in the mail and the Welfare Fund published Q&As to further explain the settlement. Both the BCBS Settlement Notice and the Welfare Fund's Q&As explained your right to file a claim by November 5, 2021 and the consequences of failing to do so.

4. I can't remember if I submitted the Settlement Claim Form before November 5, 2021. Can I check? You can call the BCBS settlement toll-free number at (888) 681-1142 to speak with a settlement specialist. The settlement specialist will be able to confirm whether you submitted a valid claim.

# 5. Can I submit a claim now if I didn't already?

No. The deadline to submit the Settlement Claim Form was November 5, 2021. If you did not submit a claim by November 5, 2021, you are not eligible to receive a settlement payment.

# 6. How will I be notified if I'm eligible to receive a settlement payment?

The Settlement Claim Administrator has begun e-mailing Claim Determination Notices to eligible individuals who submitted a claim before the November 5, 2021 deadline. If the Claim Determination Notice cannot be delivered by e-mail, the Settlement Claim Administrator will send you the Notice by regular mail.

#### 7. I received a Claim Determination Notice. Is there anything else I need to do?

No. Unless advised otherwise by the Settlement Claim Administrator, you shouldn't need to take any further action to remain eligible to receive a settlement payment (assuming you are in fact eligible for such a payment).

#### 8. What if I have not received a Claim Determination Notice?

Claim Determination Notices are being sent out on a rolling basis. If you have not received a Claim Determination Notice (and you have confirmed that you submitted a claim before November 5, 2021), you should expect to receive a Claim Determination Notice by e-mail or regular mail in the near future. If you did not submit a claim by the deadline, you will not receive a Claim Determination Notice.

#### 9. When can I expect to receive a settlement payment?

You should monitor the settlement's website, <u>https://www.bcbssettlement.com/</u>, to stay informed about when you can expect a settlement payment, if eligible.

#### 10. How much is my settlement payment?

Depends. Individual payment amounts are based on several factors including, among other things, the total number of valid claims that are filed, and whether the claimant's insurance was fully insured or self-funded. Only 6.5% of the total settlement amount is for self-insured claimants like participants of the Welfare Fund. This small allocation may impact the amount of each claimant's entitlement to a payment and the amount of each payment ultimately made.

Again, the Fund Office does not have any information about whether you are entitled to a payment, the amount of your payment (assuming you are entitled to one), or when you can expect to receive your payment (again, assuming you are entitled to one). Please call the BCBS settlement toll-free number at (888) 681-1142 to request information specific to your individual situation.

#### 11. If I submitted a claim, am I guaranteed to receive a part of the settlement?

No. Even if you submitted a Settlement Claim Form, you are not guaranteed a settlement payment. For example, if the total payment for any participant is equal to or less than \$5.00, no payment will be made to that participant.

#### 12. Where can I get more information?

To get more information, visit the settlement's website at <u>https://www.bcbssettlement.com/</u> or call (888) 681-1142. The Fund Office is not involved with the administration of this settlement, the website, or phone number.