

# **AUTOMATIC SPRINKLER**

LOCAL 281, U.A.

## **WELFARE FUND**



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### **SUMMARY OF MATERIAL MODIFICATIONS # 8 ATI FIRST PHYSICAL THERAPY**

Notice Regarding the Availability of ATI Physical Therapy Services at No Cost to Eligible Participants

**February 2020**

Dear Participant:

This notice, referred to as a Summary of Material Modifications (SMM), describes important changes to the rules of the Automatic Sprinkler Local 281, U.A. Welfare Fund. We encourage you to read this notice carefully and to keep it with your Plan Document and Summary Plan Description. As always, feel free to contact the Fund Office if you have any questions.

**PHYSICAL THERAPY SERVICES COVERED AT NO COST TO ELIGIBLE PARTICIPANTS WHEN THEY USE THE PLAN'S NEW PHYSICAL THERAPY PROVIDER, ATI PHYSICAL THERAPY, ON AND AFTER APRIL 1, 2020**

The Trustees are pleased to have partnered with ATI Physical Therapy to make available an expansive network of clinics that offer physical therapy services for shoulder, neck, back, knee, and other pain and injuries. Instead of making an appointment, going to the doctor or hospital, and paying for prescription medicine, make ATI Physical Therapy your first call at 1-833-ATI-0001 or visit [ptfirst.com/-281](http://ptfirst.com/-281).

**This new partnership becomes effective on April 1, 2020 and is available to the active & early retiree participant population. This program is *available* to anyone covered under the Medicare Advantage and Prescription Drug (MAPD) program through Humana, but the \$100 annual deductible is will be applicable.**

**TO ENCOURAGE YOU TO USE THE SERVICES OF ATI PHYSICAL THERAPY, THE FUND WILL COVER 100% OF THE CLAIMS INCURRED BY ELIGIBLE PARTICIPANTS FOR COVERED SERVICES WITH ATI PHYSICAL THERAPY. NO DEDUCTIBLE APPLIES.**

Of course, if your current physical therapy provider is not ATI Physical Therapy, you may continue to use your provider, in which case your physical therapy treatment will be covered under the Plan's normal cost-sharing rules after you satisfy the applicable deductible. For In-Network providers affiliated with Blue Cross Blue Shield of Illinois, the Plan will pay 85% of the Usual and Customary Charge, and you will be responsible for the remaining 15%. For Out-of-Network Providers, the Plan will pay 60% of the Usual and Customary Charge, and you will be responsible for the remaining 40%.

### **CONCLUSION**

The Trustees will continue to monitor the Fund's resources to ensure it is able to provide high-quality health coverage to members and their families for years to come. As always, if you have any questions about this SMM, or the Fund in general, please feel free to contact the Fund Office.

Very truly yours,

*Tim Morrin*, Administrator

On behalf of the Board of Trustees of the  
Automatic Sprinkler Local 281, U.A. Welfare Fund

**Please See Reverse Side for Additional Details**

### The Importance of Using In-Network Providers

The Fund has contracted with Blue Cross Blue Shield of Illinois (PPO) to help manage certain health care expenses for you and the Fund. PPO Providers, such as hospitals and physicians within the PPO Network, have agreed to charge discounted rates for services. When you choose to use a PPO Provider, both you and the Fund will save money.

The Plan typically covers 85% of the Usual and Customary Charges associated with treatment rendered by a PPO Provider. However, the Plan will cover only 60% of the Usual and Customary Charges associated with treatment rendered by a non-PPO Provider, and the Usual and Customary Charge will typically be no greater than what a PPO Provider would have charged for the same treatment.

Additionally, unlike PPO Providers, providers outside the PPO Network have not agreed to charge discounted rates for their services. Therefore, if you use a non-PPO Provider you may be responsible for significant medical fees pursuant to a practice known as *balance billing*. Under this practice, the non-PPO Provider charges the patient the difference between the amount billed and the amount paid by the Fund. Consequently, the Fund strongly encourages all participants to remain *in-network* when seeking medical care.

### Zero-Cost Programs Available to You and Your Family

In addition to the newly added zero out-of-pocket cost program, ATI Physical Therapy, please note the additional cost-free programs the Fund **already** has in place.

- 1. Absolute Solutions.** This is a National Imaging Network you may utilize to schedule free MRIs, CT or PET Scans. You may contact Absolute Solutions at [www.absolutedx.com](http://www.absolutedx.com) or 800-321-5040. This program is available to the active & early retiree participant population. **This program is not available to anyone covered under the Medicare Advantage and Prescription Drug (MAPD) program provided through Humana.**
- 2. Employee Resource Systems.** This is a Member Assistance Program (MAP) you may utilize for a limited number of free and confidential counseling sessions for mental health and substance abuse issues. You may contact the MAP at [www.ers-eap.com](http://www.ers-eap.com) or 800-292-2780. This program is available to the active & early retiree participant population. **This program is not available to anyone covered under the Medicare Advantage and Prescription Drug (MAPD) program provided through Humana.**
- 3. Interactive Health.** This is a provider you may utilize to schedule free health assessments and evaluations. You may contact the provider at [www.myinteractivehealth.com](http://www.myinteractivehealth.com) (user code: SRABK) or 800-840-6100. **This program is available to all participants.**
- 4. MDLIVE.** This is a Telemedicine / Virtual Visit Tool you may utilize for free access to care for non-emergent medical issues. You may contact MDLIVE at [www.MDLIVE.com/bcbsil](http://www.MDLIVE.com/bcbsil) or 888-676-4204. This program is available to the active & early retiree participant population. **This program is not available to anyone covered under the Medicare Advantage and Prescription Drug (MAPD) program provided through Humana.**