

**CENTRAL PENNSYLVANIA TEAMSTERS
HEALTH AND WELFARE FUND**

**Summary of Material Modification
Plans 13, 13Y, 14, 16, R-7, R-7 65**

InterGroup Services providers will not be treated as Network providers on or after October 1, 2015.

The Central Pennsylvania Teamsters Health and Welfare Fund ("Fund") contracts with HealthAmerica/Coventry to provide Fund Participants and their families access to a network of providers. In turn, HealthAmerica/Coventry contracts with sub-networks to provide access to services in those few areas where HealthAmerica/Coventry has a limited network. Following HealthAmerica/Coventry's acquisition by Aetna in 2013, however, Aetna found that certain sub-networks, including InterGroup Services, were no longer needed. Therefore, effective October 1, 2015, the Fund will pay benefits for InterGroup Services providers as Non-Network providers.

Patients who have received services from InterGroup Services providers will be contacted directly by the Fund. The Fund is a PPO Plan; therefore, patients can still utilize this provider. However, they will be considered Non-Network and benefits will be paid as Non-Network. If an InterGroup Services provider participates with another Fund network, the patient will be notified that the Fund will continue to consider the provider as in-Network.

Please note that benefits for *bona fide* emergency services are payable at the same rate regardless of whether the provider is a network or non-network provider.