



## Sheet Metal #10 Benefit Fund

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September 1, 2023



A UnitedHealthcare Company

Dear Participant,

A very exciting change is occurring 1/1/2024 regarding your health coverage in the Sheet Metal #10 Benefit Fund. This letter contains information about this important change so please read it carefully and as always, pay attention to future correspondence from the Plan.

The trustees of the Plan take the responsibility of making decisions about the health benefits available to you and your family very seriously, all while being mindful of the costs associated with providing these benefits and seeking care. The trustees of the Plan continuously review the benefits offered and are always considering cost effective measures and ways to improve the benefits available to you and your family.

**Effective 1/1/2024 the Sheet Metal #10 Benefit Fund will transition from using the BlueCross BlueShield provider network to UMR, utilizing the UnitedHealthcare Choice plus network for provider selection.** This new arrangement with UMR is expected to generate savings overall to you and to the Plan, all while providing superior access to you and your family to hospitals, clinics, surgeons etc.

Just like today, if you see a preferred (in-network) provider you will pay less for medical services, saving the Plan and yourself money in out-of-pocket expenses. This is your self-funded health plan and any savings to the Sheet Metal #10 Benefit Fund overall, means savings individually to each participant in the long-term. Effective 1/1/2024 the Plan will utilize the **UnitedHealthcare Choice Plus network**, so it is important to be proactive and make sure your current providers are in the network.

In general, you should find this transition to UMR and the UnitedHealthcare Choice Plus network to be seamless as most providers in the previous BCBS of Minnesota network will also be found in this network, but you can start preparing now for this transition by visiting **UMR.com**.

- **Find out if your primary physicians, specialists, and hospitals are in-network.**  
Navigate to UMR.com click on the **Find a Provider** tile.  
The search type defaults to the medical networks available to all UMR customers. To easily get to the UnitedHealthcare Choice Plus network you can scroll down to the Provider network search box and begin to type **UnitedHealthcare Choice Plus**.

Once you enter the network site you have several options:

**For Medical providers**, choose **View Providers**.

**For Behavioral Health providers**, select **Behavioral Health directory**.

Or call Customer Service at Wilson McShane at 1-800-535-6373.

- **Compare quality and costs before you go.**

Two blue hearts next to a doctor's name means they are a Premium Care Provider who has been reviewed by UnitedHealthcare and meets quality standards for delivering cost-effective care. In addition, you will find star ratings for customer satisfaction based on reviews from previous patients and see cost estimates for different services.

- **Manage your health 24/7 from where you are on UMR.com.**

There is no need to download an app. Simply log in to the website. Once you receive your ID cards in the mail, you will be able to create a member account on the UMR.com member portal and access your ID card online, check your benefits, look up a claim for yourself or an authorized dependent, and more.

You will receive new ID cards late in December for the effective date of 1/1/2024. Use the new ID cards for any health care or prescription services you need after that date. If you have dependents on the plan, you will automatically receive 2 ID cards generated in your name which will list your enrolled dependents on the card. You can order or view additional ID cards on the UMR member Portal or call the number on the back of your ID card to order extras.

#### **What is NOT changing?**

- **Your deductible and out-of-pocket maximums stay the same.**
- **Your pharmacy benefits will remain the same with Prime Therapeutics.**
- **Wilson-McShane will remain as your contact for claims information.**
- **As an active member, your dental benefits through the Plan stay the same.**
- **As an active member, your vision benefits through the Plan stay the same.**

In the coming weeks you will receive additional information from the Plan and UMR. These mailings will contain important documents and information for you. Please complete any document requests as the information requested will be needed to ensure a smooth transition for you and your family to this new system. In the meantime, if you have any questions relating to the transition to UMR, please contact Wilson McShane at 952-854-0795 or 1-800-535-6373 or the Benefit Office directly.

We are excited about this upcoming change and are proud to continue to help support the benefits needs of you and your family.

Sincerely,

The Board of Trustees