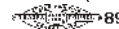




BAC LOCAL 15 WELFARE AND PENSION FUNDS

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

6405 Metcalf, Suite 200 • Overland Park, Kansas 66202
(913) 236-5490 • Fax: (913) 236-5499



January 2011

TO: ALL ELIGIBLE PARTICIPANTS OF THE BAC LOCAL UNION 15 WELFARE FUND

RE: BAC LOCAL UNION 15 WELFARE FUND

BENEFIT ALERT GET THE MOST OUT OF YOUR PPO

Don't let this happen to you! Some members have used surgery centers or other service providers recommended by their in-network doctor, only to learn after the fact that the surgery center or service provider was out-of-network. That cost the members more money because the fees charged were not discounted like in-network services plus the members had to pay out-of-network deductibles and co-payments.

Here's another trap! You may have selected an in-network surgeon who is performing a surgery in an in-network hospital. Unfortunately, that does NOT mean that the anesthesiologist will be in-network. To keep your costs as low as possible, YOU need to ask for in-network service providers at every level of service. It is up to you to look out for your own interests. Do not assume that your in-network doctor will be doing this for you.

To ensure benefits are paid at the highest level, please verify the network status of any doctor or hospital prior to receiving services.

- For services within the Kansas City area, participants should verify that the provider is part of the **Blue KC Preferred-Care Blue PPO network**.
- For services outside of the Kansas City area, participants should verify the provider is part of the **National BlueCard PPO network**.
- To search participating PPO providers online, visit www.bcbs.com, or contact the Provider Finder directly at **1-800-810-BLUE(2583)**.

Specific information on how to locate a participating provider is also outlined on the back of your member ID card. If you have any questions, please contact the Fund Office at (913) 236-5490.

Sincerely,

BOARD OF TRUSTEES