

CONTRACTORS, LABORERS, TEAMSTERS AND ENGINEERS Health & Welfare Plan

December 2023

To: Plan Participants

Fr: CLT&E Board of Trustees

Re: Health & Welfare Plan – Design Changes for 2024!

Over the course of the past few years, we've talked to you about the rising cost of healthcare. You will certainly remember that we have implemented multiple rate increases over this period. Unfortunately, these increases were not enough to fill the gap between what we take in and what we are spending – and yet the Plan continues to experience high claim costs. Knowing that the rate increases have added considerable financial strain to the membership, the Trustees are now looking at making adjustments in the benefits offered through the Plan.

Effective January 1, 2024, your Blue Cross and Blue Shield of Nebraska (BCBSNE) medical and pharmacy benefits will change. Please review the information below to learn how the changes will impact you and your family.

What's Changing

Plan Design:

- Single deductible: \$750 in-network / \$1,500 out-of-network
- Family deductible: \$1,500 in-network / \$3,000 out-of-network
- Coinsurance (plan pays): 80% in-network / 60% out-of-network
- Single out-of-pocket maximum: \$5,000 in-network / \$10,000 out-of-network
- Family out-of-pocket maximum: \$10,000 in-network / \$20,000 out-of-network
- Emergency room: A \$500 copay per visit, then deductible and coinsurance. The copay will be waived if admitted.
- Pharmacy (retail and mail order):
 - Generic: 10% coinsurance with a \$20 minimum copay
 - Preferred brand name: 10% coinsurance with a \$80 minimum copay
 - Nonpreferred brand name: 10% coinsurance with a \$120 minimum copay
 - Specialty: 10% coinsurance with a \$500 minimum copay
- New specialty medication copay assistance program, FlexAccess®

*Source: BCBSNE statistics, Oct. 17, 2023

FlexAccess® is a trademark of Prime Therapeutics. Savings may differ depending on current benefit design. Prime Therapeutics is contracted to provide pharmacy benefits to Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross Shield Association.

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Networks:

The Premier Select BlueChoice network features Nebraska Methodist Hospital System and Nebraska Medicine. If you live in ZIP codes starting with 680, 681, 683, 684 and 685, you will automatically be placed in the Premier Select BlueChoice provider network.

If you reside outside of the ZIP codes mentioned above, you will be placed in the NETwork BLUE provider network. NETwork BLUE is the statewide network and is made up of 98% of Nebraska's doctors and 99% of non-governmental acute care hospitals.* Additionally, if you live within the select network but seek services outside the state of Nebraska, (such as a student in another state) those services will be paid at the in-network rate as long as they were provided within the Blue Cross network.

Please review the enclosed flier on how to locate an in-network doctor or facility. If you have any questions, please call the Member Services number on the back of your BCBSNE member ID card or seek additional information from the Blue Cross website. For those living outside the State of Nebraska, you will see no change in the network offerings.

Despite these adverse, but necessary, changes, the Trustees still believe the Plan to be among the best in the industry. Nevertheless, it is evident that the challenges of providing affordable healthcare coverage are increasing, not just for the CLT&E community, but for much of the country. We remain committed to monitoring and managing this effort on your behalf.

Sincerely,

The CLT&E Board of Trustees



Benefits

For Those That Build!