



1901 Las Vegas Blvd. So.
Suite 101
Las Vegas, Nevada 89104-1309
(702) 892-7313
www.culinaryhealthfund.org

June 15, 2009

Dear Valued Provider:

Culinary Health Fund would like to inform you of two new Plan options we have created for our participants and their eligible dependents that become effective July 1, 2009. The **Life Saver Plan** and the **Circle of Care Plan**.

LIFE SAVER PLAN

The Life Saver Plan gives our participants who are short on their hours or have recently lost employment the opportunity to maintain coverage for themselves and their eligible dependents during these difficult economic times. The Life Saver plan offers an affordable alternative to our standard self-payment program or COBRA. Participants may make up to nine non-consecutive Life Saver Plan monthly payments from July 1, 2009 through December 31, 2010.

The Life Saver Plan option includes:

- PPO-only Doctors office services (including Urgent Care)– \$20 co-payment per office visit
- PPO-only Lab services – \$20 co-payment for each occurrence
- PPO-only Prescription coverage
 - \$0 per prescription at the Culinary Pharmacy
 - \$15 per prescription for generic medications
 - \$30 per Brand prescription medications and supplies
 - \$40 per non-formulary prescription medications and supplies for which no generic equivalent exists
 - The Mail Order Prescription benefit is included through IPS – a 60-day supply of medication for just one copay amount.

The Life Saver Plan does not include services such as:

- Hospitalization
- Emergency Room
- Preventive Care benefits – such as immunizations or routine exams
- Dental
- Vision
- Mental Health
- Life Insurance
- Accidental Death & Dismemberment
- Loss of Time Benefits
- Radiology Facilities

For a complete list of services that are not covered under the Life Saver Plan, please call the Customer Service Office at 702-733-9938.

CULINARY CIRCLE OF CARE PLAN

The Culinary Circle of Care Plan will help our participants and their eligible dependents over the age of 18 with either a **chronic illness or a high risk health need**. Eligible patients for this program will be pre-selected by Culinary Health Fund. The Culinary Circle of Care Plan has been structured to encourage a strong relationship between each patient and their Personal Care Physician.



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The Circle of Care Plan is voluntary.

If a patient chooses to enroll, they must do the following:

- **Obtain a referral from their Personal Physician** to seek health care from another physician, specialist or for non-emergent hospital needs. (If they are treated by another physician, specialist, or receive non-emergent hospital services without a referral from their Personal Physician, they will be responsible to pay 30% of the Allowed amount in addition to the co-pay, coinsurance and/or deductible for the services they received.)
- **Allow their Personal Care Physicians to coordinate** a treatment plan with other physicians, hospitals and other specialized healthcare facilities.
- **Use their Personal Physician for a minimum of 30 days.** (Selection of a specific Personal Physician is assigned in monthly increments.)



Please note: If a patient chooses to opt-out of the Culinary Circle of Care Plan and then re-enrolls sometime later, they will be required to stay in the program for 12 months.




ID CARDS & ELIGIBILITY

Culinary Health Fund will issue new ID cards for the patients who enroll in the Life Saver Plan or the Circle of Care Plan so please be sure to ask to see their ID card so you can verify what type of coverage they have (see examples below). You will notice an effective date on the Life Saver Plan ID cards. This is important since our participants can choose the Life Saver Plan for an eligibility period (2 months) and then will have the option to enroll back into the Culinary Health Fund Plan at the next eligibility period.


For your convenience, new eligibility codes have been developed to identify the Plan a participant is enrolled in and will be indicated on the Culinary Health Fund website and through our IVR system. These codes will specifically indicate Life Saver Plan or Circle of Care Plan.

As always, we recommend you contact our Customer Service office at 702-733-9938 to find out if the services you are rendering are covered to ensure payment. If you have any questions regarding this communication please contact our Provider Services department at 702-892-7313.

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|--|---------------------|---|--------------------|
|  LIFE SAVER PLAN ID CARD | |  | |
| Name: | John Q Sample | COPAYS: | |
| ID #: | Use Primary SSN | Doctors Office Services: | \$20 |
| Coverage: | Family | Lab Services: | \$20 |
| Effective: | 08/01/09 - 08/31/09 | Prescriptions: | \$0/\$15/\$30/\$40 |
| Limited benefits include Doctors Office Services, Lab Services, and Prescriptions coverage only. | | | |
| POSSESSION OF THIS CARD GUARANTEES ELIGIBILITY FOR BENEFITS FOR THE DATES LISTED ABOVE. | | | |

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|---|-----------------|---|--|
|  | |  | |
| Name: | John Q Sample | Culinary Circle of Care | |
| ID #: | Use Primary SSN | | |
| Coverage: | Single | | |
| Patient responsible to pay 30% of the allowed amount plus the co-pay, coinsurance and/or deductible if treated by another physician, specialist, or non-emergent hospital without a referral from the Personal Physician. | |  Patient's Personal Physician | |
| Possession of this card does not guarantee eligibility for benefits. | | | |

Sincerely,



Shelli Lara
Director, Healthcare Networks