

January 2025

Dear Participant:

As you are aware, the transition to the new Welfare Fund Medical Plan (“the Fund” or “the Plan”) through UnitedHealthcare Services (“UHC”) is effective January 1, 2025. You should have received your coverage card in the mail; however, if you still have not received it, call the Fund Office Local at 860-728-1100 or Toll Free at 1-800- 227-4744 and we will be happy to assist you in obtaining your new UHC coverage card.

You may be wondering; how do I find a network provider with the new UHC coverage? Below are step by step instructions to help with finding network providers. If you are still struggling with finding providers, you can always call the Fund Office for assistance.

The are two ways you can access UnitedHealthcare’s network providers:

1. by going directly to the Fund’s Website at www.1199nefunds.org, and follow the steps provided under **option 1** or
2. go directly to the UHC website and follow the steps provided under **option 2**

PLEASE NOTE: The examples used in this letter are strictly illustrative, they are samples only to help you navigate the screens.

Option 1 – Through the Fund’s Website at www.1199nefunds.org.

This option will allow you to not only find a network provider but will also provide you with estimated pricing for services that you may be getting from your treating provider and give you a personalized view of the breakdown of the costs potentially paid by the Plan and the costs potentially paid by you. Below are step by step instructions:

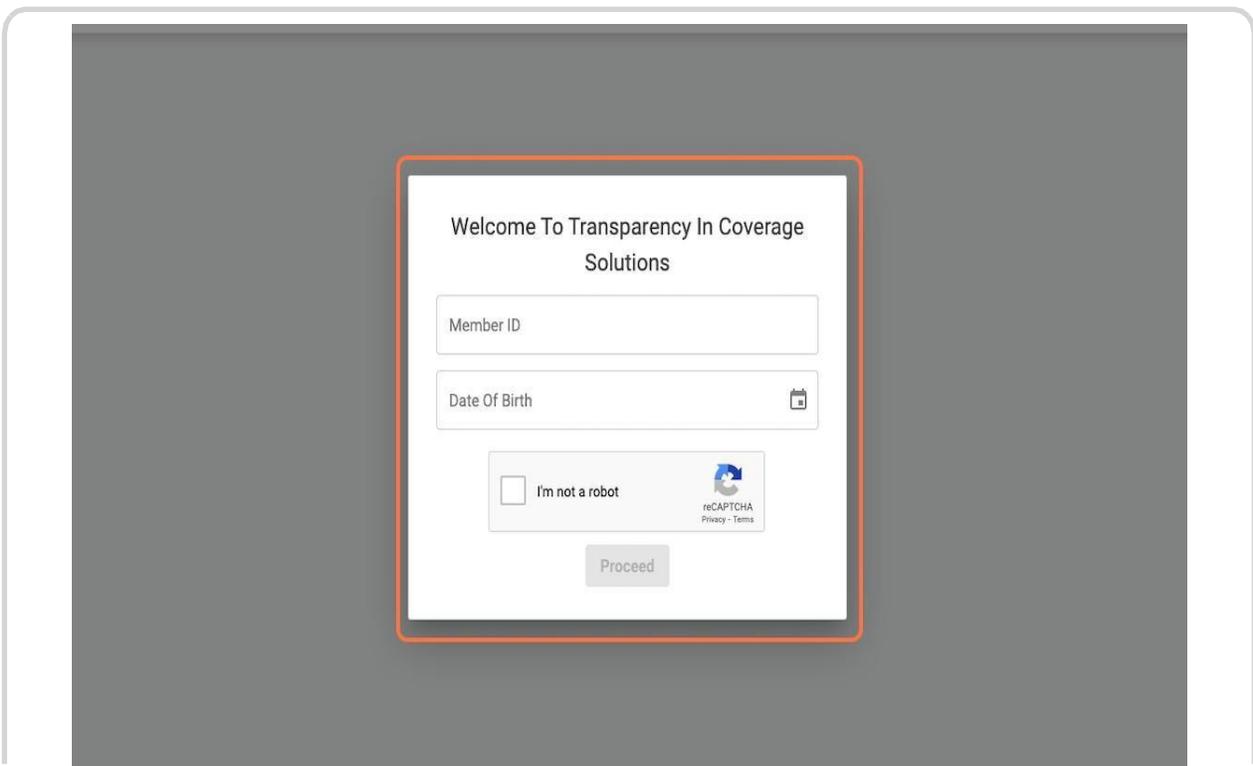
- a. Type the website name www.1199nefunds.org in your web browser

PLEASE NOTE: YOU CAN ACCESS THE WEBSITE THROUGH YOUR CELL PHONE – THE WEBSITE WILL ADJUST TO YOUR CELL PHONE. NO NEED TO DOWNLOAD ANY APP

- b. Once you are on the website you will see a label “Welfare Fund” followed by “2025 Benefits” (It should look like the below image):



- c. Click on “How to find a UnitedHealthcare network provider with estimated pricing”
d. This will bring you to a new login screen



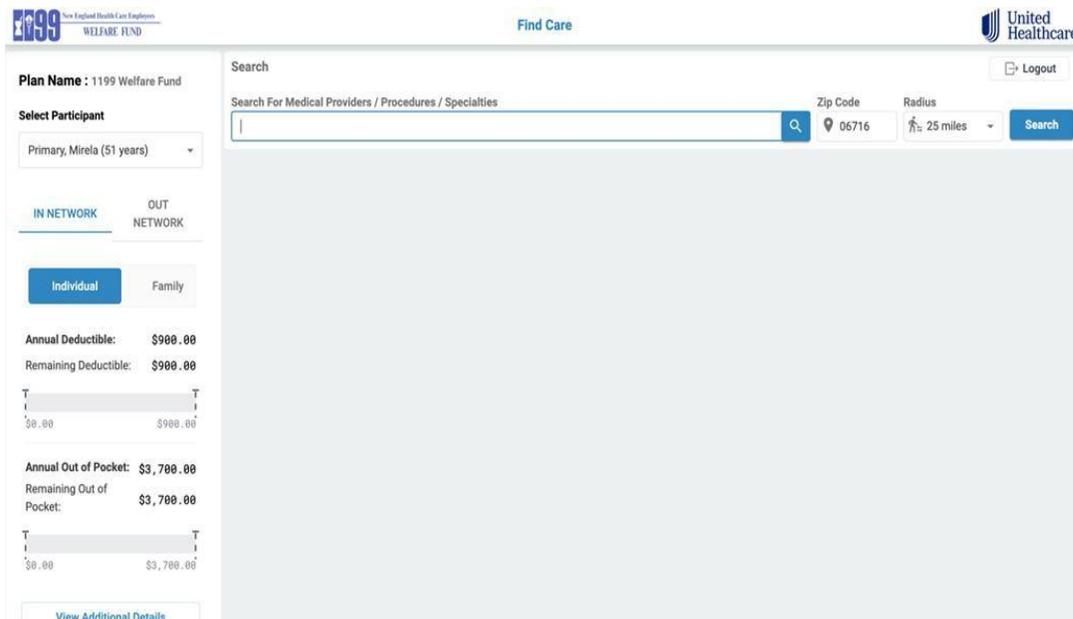
- e. At this login screen enter your member ID from your own UnitedHealthcare coverage card (It should look like the sample below)



- o Next enter your date of birth
- o Next click on the “I’m not a robot checkbox, you will see the “Proceed” button bar turn blue, now click on the “Proceed” button

If you did not receive a 2025 coverage card, call the Fund Office immediately Local at 860-728-1100 or Toll Free at 1-800- 227-4744

- f. Once you are logged in, a new screen is displayed that looks like the below image



- o The left side of the main page above shows a panel with the plan coverage information effective January 1, 2025. Including:
 - Plan Name - 1199 Welfare Fund

- “Select Participant” name and a drop-down arrow, that allows you to select eligible family members and their individual information
 - Below is a sample of the drop down with other sample eligible family members

Plan Name : 1199 Welfare Fund

Select Participant

Primary, Mirela (51 years)

Primary, Mirela (51 years)

Child, Kevi (23 years)

Child, Kera (18 years)

Individual Family

- g. On the same main screen, you will see a button labeled “IN NETWORK” followed by another button labeled “Individual”. Image on the left below. This means you are looking at your individual annual deductible of \$900.00 and your individual out of pocket maximum of \$3,700.00. Each time you submit a claim you will see the bar moving and an easy way to see when you have fully met your individual deductible for the year
- Next to the blue button labeled “Individual” you can see another button labeled “Family”. Image on the right below
 - This means you are looking at your family annual deductible of \$1,800.00 and the family out of pocket maximum of \$7,400.00. As claims are submitted the amounts will be updated and this is a way to see if you met your family deductible or out pocket maximum for the year. **No instructions for out-of-network** - since the Plan excludes out-of-network except for emergency medical services

Plan Name : 1199 Welfare Fund

IN NETWORK OUT NETWORK

Individual Family

Annual Deductible: \$900.00
Remaining Deductible: \$900.00

Annual Out of Pocket: \$3,700.00
Remaining Out of Pocket: \$3,700.00

IN NETWORK OUT NETWORK

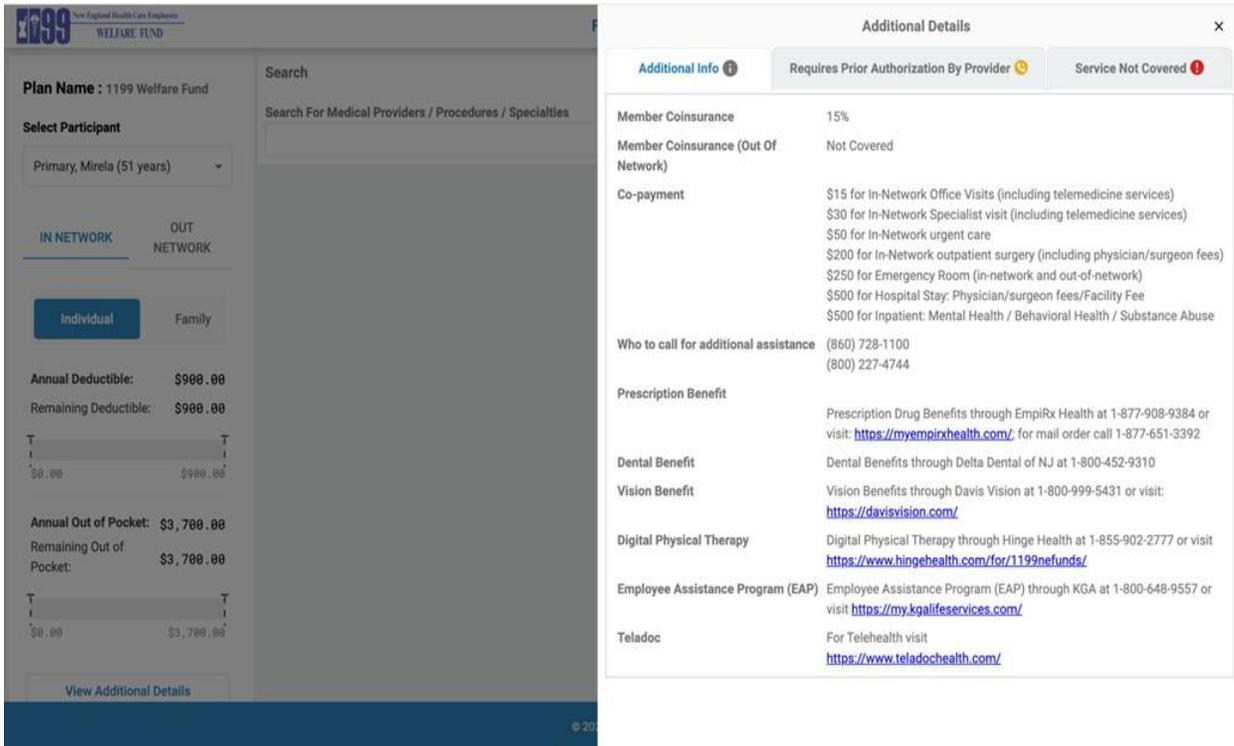
Individual Family

Annual Deductible: \$1,800.00
Remaining Deductible: \$1,800.00

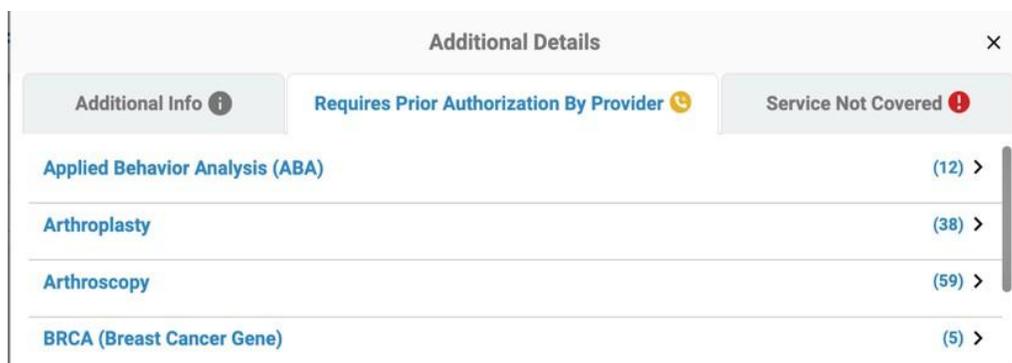
Annual Out of Pocket: \$7,400.00
Remaining Out of Pocket: \$7,400.00

View Additional Details

- h. Next you can click on the button labeled “View Additional Details” at the bottom left of the screen below. Once you click on it, look to the top right of the screen image below where you see “additional details” followed by a tab at the left side labeled “Additional Info”



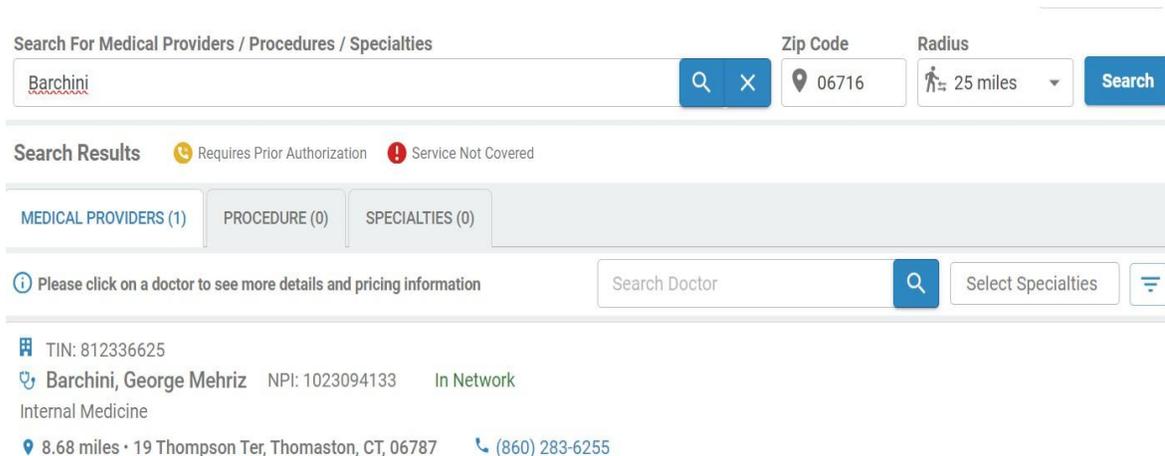
- i. In the additional detail screen on the right of the above screen, you will see two other tabs
- Tab labeled “Requires Prior Authorization By Provider” – when you click on that tab you will see all the services that require prior authorization. The image below is a small sample. Prior authorization must be done by your servicing provider/hospital. You are responsible to provide your coverage card to your provider/hospital for them to properly handle the prior authorization requirements



- j. The next tab on the right labeled “Services Not Covered” if you click on it, it will show you a list of services not covered by the Plan. The image below is one sample only. Always call the Fund Office if you are not sure and/or you are not finding a service



- a. If you want to search for providers– On the main page (screen sample below)
 - o Type the name of the provider
 - o You can also specify location and enter zip code to restrict your search or
 - You can enter a search radius to increase or decrease how far you are willing to travel to a provider
 - o Always click on the search button to see the results of the search
 - o You can see below, the sample provider name and based on the entry, one provider came up
 - You will see multiple providers if your search finds more than one provider with that name and within that zip code and radius



k. If you want to search for procedures - On the main page (screen sample below)

- Type the name of the procedure
- Click on the search button to see the results of your search
- A list of procedures will be displayed that match the procedure you keyed in the search as shown in the sample below

Search

Search For Medical Providers / Procedures / Specialties

echocardiogram

Zip Code 06716

Radius 25 miles

Search

Logout

Search Results Requires Prior Authorization Service Not Covered

MEDICAL PROVIDERS (0) PROCEDURE (25) SPECIALTIES (0)

Click on procedure to see doctors who performs the procedure

Search Procedures Name/Code

Injection of X-ray contrast during ultrasound of heart
Procedure : 93352
Estimated : \$20.57 - \$266.40

Ultrasound of heart with color-depicted blood flow, rate and valve function
Procedure : 93325
Estimated : \$13.34 - \$886.35

Ultrasound of heart blood flow, valves and chambers
Procedure : 93320

- To see which doctors perform echocardiograms click procedure name or procedure code or estimated price. Doctors who perform the procedure entered will be displayed
- For purposes of this document, York Hospital was chosen
- Sometimes you might see the same doctor multiple times. This is due to doctors working at multiple clinics or hospitals and pricing in those facilities may be different

Search Results Requires Prior Authorization Service Not Covered

MEDICAL PROVIDERS (200) PROCEDURE (25) SPECIALTIES (0)

Filter By CPT: 93352

Search Doctor

Select Specialties

Please click on a doctor to see more details and pricing information

York Hospital TIN: 010212444
Chien, Peter Chia-gee NPI: 1508063470 In Network
Internal Medicine - Cardiovascular Disease
Estimated: \$ 48.23
4.57 miles · 56 Franklin St, Waterbury, CT, 06706 (603) 354-5400

Berkshire Faculty Services Inc TIN: 042995053
Chien, Peter Chia-gee NPI: 1508063470 In Network
Internal Medicine - Cardiovascular Disease
Estimated: \$ 56.58
4.57 miles · 56 Franklin St, Waterbury, CT, 06706 (603) 354-5400

- Once York Hospital was chosen in the above screen sample
 - The procedure searched on has a check mark and it is displayed with the estimated price as well as other potential procedures that may be performed by the doctor related to the procedure searched

Procedures Requires Prior Authorization Service Not Covered

Search Procedures Name/Code

Most likely other procedures for this claim

No suggestions for selected procedure

- Injection of X-ray contrast during ultrasound of heart**
Procedure: 93352 Estimated: \$ 48.23
- Routine electrocardiogram (ECG) using at least 12 leads with interpretation and report**
Procedure: 93000 Estimated: \$ 23.90
- Routine electrocardiogram (ECG) using at least 12 leads with interpretation and report only**
Procedure: 93010 Estimated: \$ 11.92
- Established patient office or other outpatient visit with moderate level of decision making, if using time, 30 minutes or more**
Procedure: 99214 Estimated: \$ 150.70

Selected Procedures 1

Total Estimate : \$ 48.23 **Bill Estimate**

- On the same screen above displayed to the bottom right is a button labeled “Bill Estimate”
- Click on the “Bill Estimate” button, a disclaimer will appear, as shown in the same screen below. By clicking the “I acknowledge” button, this will acknowledge that you understand this is an estimate and not an actual bill

Disclaimer

You are viewing this notice because you requested a cost estimate for a service or procedure. This notice contains important information about the cost estimate and information on the amount you may ultimately be required to pay for this item or service.

The Basics What should I do with this notice?
Read this notice carefully along with the cost estimate. You may need to request a new cost estimate as you obtain new information, such as information on additional items or services you will receive as part of your treatment.

What are the key terms?

1. An Allowed Amount is the maximum amount your health plan will pay for a covered service rendered
2. Cost-Sharing is your share of costs for a covered item or service that you must pay (sometimes called "out-of-pocket costs"). Some examples of cost-sharing are deductibles, coinsurance, and copayments. This term does not include other costs you may be responsible for, such as spousal premiums, balance-billed amounts for out-of-network providers, or the cost of services not covered by your health plan.
3. A Covered Item or Service is an item or service that your health plan will pay for.

I acknowledge **Submit**

Total Estimate : \$ 73.58 **Bill Estimate**

- Once you see the “Submit” button bar turn blue, click the “Submit” button and this will bring you to a new screen called “Estimated Bill Preview” Sample below
- The network allowed amount for the echocardiogram is \$48.23. In this sample the \$48.23 was applied to the deductible and therefore, you would pay \$48.23 to the doctor. The allowed amount is not the billed charge, and the doctor cannot charge you the difference between the billed charge and the allowed amount

York Hospital ×
 Chien, Peter Chia-gee [Internal Medicine - Cardiovascular Disease](#)

← Back
Estimated Bill Preview
Compare Price

ⓘ Be careful! Hospitals may charge additional facility fees. Ask your doctor for more details.



You Pay
\$48.23

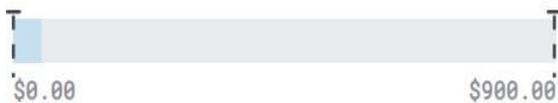
Plan Pays
\$0.00

Allowed Amount	\$48.23
■ You Pay	\$48.23
Copay	no copay for this procedure
Coinsurance	\$0.00
Deductible	\$48.23
■ Plan Pays	\$0.00

View Price Breakdown

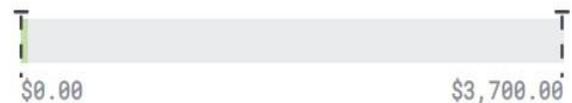
Individual Cost Share
Family Cost Share

Deductible Amount



■ Deductible paid before procedure:	\$0.00
■ Deductible paid after procedure:	\$48.23
Deductible remaining after procedure:	\$851.77

Out of Pocket Amount



■ Out of Pocket paid before procedure:	\$0.00
Payment towards out of pocket:	\$48.23
■ Out of Pocket paid after procedure:	\$48.23
Out of Pocket remaining after procedure:	\$3,651.77

- You can also see displayed above the \$48.23 applied to the \$900.00 deductible which resulted in the remaining deductible to be met of \$851.77
- That same \$48.23 was applied to the out-of-pocket maximum of \$3,700.00 which resulted in the out-of-pocket amount remaining to be met of \$3,751.77
- You can also compare prices for specific procedures by clicking the “Compare” button at the top right of the “Estimated Bill Preview” screen above

- Once you click the “Compare” button, a new screen with doctors and estimated prices associated to the procedure searched for as shown in the screen below

Alternative providers ✕

Chien, Peter Chia-gee ✕
Clear
Compare

<p>York Hospital TIN: 010212444</p> <p>Chien, Peter Chia-gee NPI: 1508063470</p> <p>Internal Medicine - Cardiovascular Disease</p> <p>4.57 miles • 56 Franklin St, Waterbury, CT, 06706 (603) 354-5400</p>	<div style="background-color: #0070c0; color: white; padding: 2px 5px; border-radius: 3px; display: inline-block;">✔ Compare</div> <p>Total Payment \$ 48.23</p>
<p>Berkshire Faculty Services Inc TIN: 042995053</p> <p>Chien, Peter Chia-gee NPI: 1508063470</p> <p>Internal Medicine - Cardiovascular Disease</p> <p>4.57 miles • 56 Franklin St, Waterbury, CT, 06706 (603) 354-5400</p>	<div style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 3px; display: inline-block;">Compare</div> <p>Total Payment \$ 56.58</p>
<p>Ascension Sacred Heart Pensacola TIN: 590634434</p> <p>Rosenberg, Mark S NPI: 1851459390</p> <p>Internal Medicine - Cardiovascular Disease</p> <p>4.57 miles • 56 Franklin St, Waterbury, CT, 06706 (850) 416-4970</p>	<div style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 3px; display: inline-block;">Compare</div> <p>Total Payment \$ 59.59</p>

- On this screen you can click the “Compare” button next to any provider you want to compare estimated prices. The sample below shows a check mark next to three providers

Alternative providers ✕

Chien, Peter Chia-gee ✕
Chien, Peter Chia-gee ✕
Rosenberg, Mark S ✕
Clear
Compare

<p>York Hospital TIN: 010212444</p> <p>Chien, Peter Chia-gee NPI: 1508063470</p> <p>Internal Medicine - Cardiovascular Disease</p> <p>4.57 miles • 56 Franklin St, Waterbury, CT, 06706 (603) 354-5400</p>	<div style="background-color: #ccc; color: #0070c0; padding: 2px 5px; border-radius: 3px; display: inline-block;">✔ Compare</div> <p>Total Payment \$ 48.23</p>
<p>Berkshire Faculty Services Inc TIN: 042995053</p> <p>Chien, Peter Chia-gee NPI: 1508063470</p> <p>Internal Medicine - Cardiovascular Disease</p> <p>4.57 miles • 56 Franklin St, Waterbury, CT, 06706 (603) 354-5400</p>	<div style="background-color: #ccc; color: #0070c0; padding: 2px 5px; border-radius: 3px; display: inline-block;">✔ Compare</div> <p>Total Payment \$ 56.58</p>
<p>Ascension Sacred Heart Pensacola TIN: 590634434</p> <p>Rosenberg, Mark S NPI: 1851459390</p> <p>Internal Medicine - Cardiovascular Disease</p> <p>4.57 miles • 56 Franklin St, Waterbury, CT, 06706 (850) 416-4970</p>	<div style="background-color: #ccc; color: #0070c0; padding: 2px 5px; border-radius: 3px; display: inline-block;">✔ Compare</div> <p>Total Payment \$ 59.59</p>

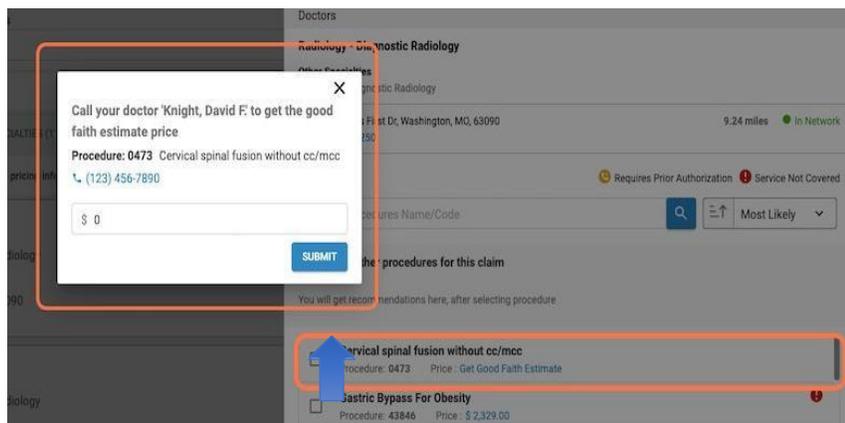
- Once selected which ones to compare at the individual level
- Click the “Compare” button at the top right of the screen as displayed above
- This will bring you to a new screen labeled “Price Comparison”. This screen will show you the three doctors chosen to compare, phone numbers, addresses and miles based on the radius/zip code entered

Price Comparison X

← Back Comparing 3 doctors

Doctor's Comparison →	Chien, Peter Chia-gee	Chien, Peter Chia-gee	Rosenberg, Mark S
	York Hospital 4.57 miles 56 Franklin St, Waterbury, CT, 06706 (603) 354-5400	Berkshire Faculty Services Inc 4.57 miles 56 Franklin St, Waterbury, CT, 06706 (603) 354-5400	Ascension Sacred Heart Pensacola 4.57 miles 56 Franklin St, Waterbury, CT, 06706 (850) 416-4970
Total Amount	\$48.23 Price Breakdown	\$56.58 Price Breakdown	\$59.59 Price Breakdown
You Pay	\$48.23	\$56.58	\$59.59
Plan Pays	\$0.00	\$0.00	\$0.00
Specialty	Internal Medicine - Cardiovascular Disease	Internal Medicine - Cardiovascular Disease	Internal Medicine - Cardiovascular Disease

- Sometimes instead of a price for the procedure you will see the text “Get Good Faith Estimate.” This means that the doctor has not provided the Plan with a price for the service. In this case you can call the doctor and ask for the price. The system will allow you to key it in and based on the Plan re-estimate the costs. If you are not sure what to do after getting the price from your doctor, reach out to the Fund Office and Fund Office staff will be happy to help you



I. If you want to search providers by specialty – From the main screen (screen sample below)

- Type the specialty name in the search bar
- Click on the search button to see the results of your search
- A list of doctors will be displayed that specialize in cardiology based on the sample below

Search Logout

Search For Medical Providers / Procedures / Specialties Zip Code Radius

cardiology 06716 25 miles

Search Results ⚠ Requires Prior Authorization ⚠ Service Not Covered

[MEDICAL PROVIDERS \(197\)](#) [PROCEDURE \(13\)](#) [SPECIALTIES \(10\)](#)

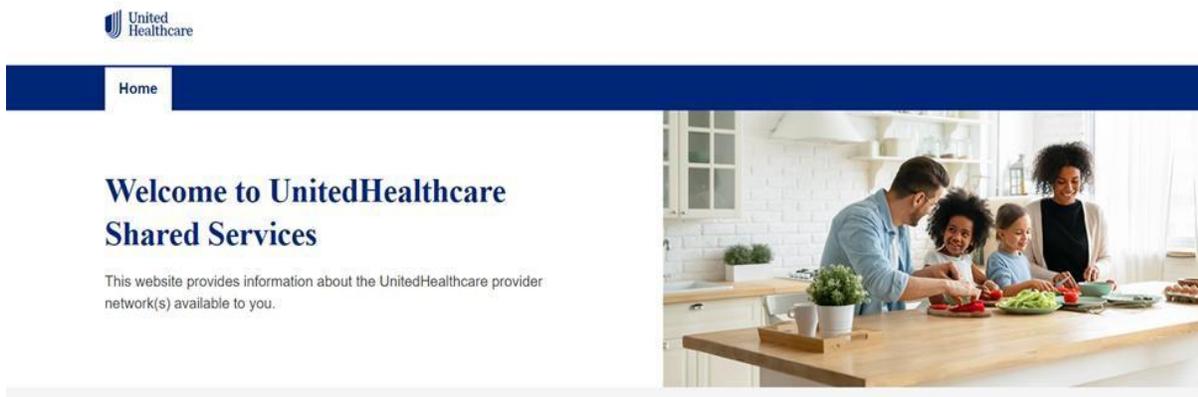
ⓘ Please click on a doctor to see more details and pricing information

Cardiology Associates Of Greater Waterbury, Llc TIN: 273828899
📍 **Ansari, Ehsan** NPI: 1841236312 In Network
Internal Medicine - Interventional Cardiology · Internal Medicine - Cardiovascular Disease, Nuclear Medicine - Nuclear Cardiology
📍 5.88 miles · 455 Chase Pkwy, Waterbury, CT, 06708 📞 (203) 573-1435

TIN: 873399258
📍 **Cardiology Consultations** NPI: 1558006643 In Network
Internal Medicine - Interventional Cardiology · Nuclear Medicine - Nuclear Cardiology, Internal Medicine
📍 16.66 miles · 901 Farmington Ave Ste 100, West Hartford, CT, 06119 📞 (860) 410-6557

Option 2 – Through the UnitedHealthcare website <https://whyuhc.com/uhss> . This option will allow you to quickly find a network provider and give you general estimated pricing information for services you may be receiving from your treating provider. Below are step by step instructions:

- Type the website name <https://whyuhc.com/uhss> in your browser
- What should come up on your computer is the 'homepage' like the image below:



- On the bottom page of the screen, you should see the image below:



Search for a health care provider

The doctors and facilities in our network have agreed to provide services at a discount, which may help lower your health care costs.

Find a doctor or facility



- When you see the image, click on the down arrow next to “Find a doctor or facility”
- The next screen should come up and look like the image below:

Find a doctor or facility



Health plan networks

Health care providers who are in our network have agreed to charge lower prices, which helps lower your health care costs. Choose the network being offered as shown on your member identification card to see if your doctor, facility or clinic is in the network.

Use the following links to search for **medical providers**:

[UnitedHealthcare Choice Plus](#)



- From this screen click on the link [UnitedHealthcare Choice Plus](#) option
- After you click the UnitedHealthcare Choice Plus option, you will see the image below:

[×](#)

You are now leaving our website.

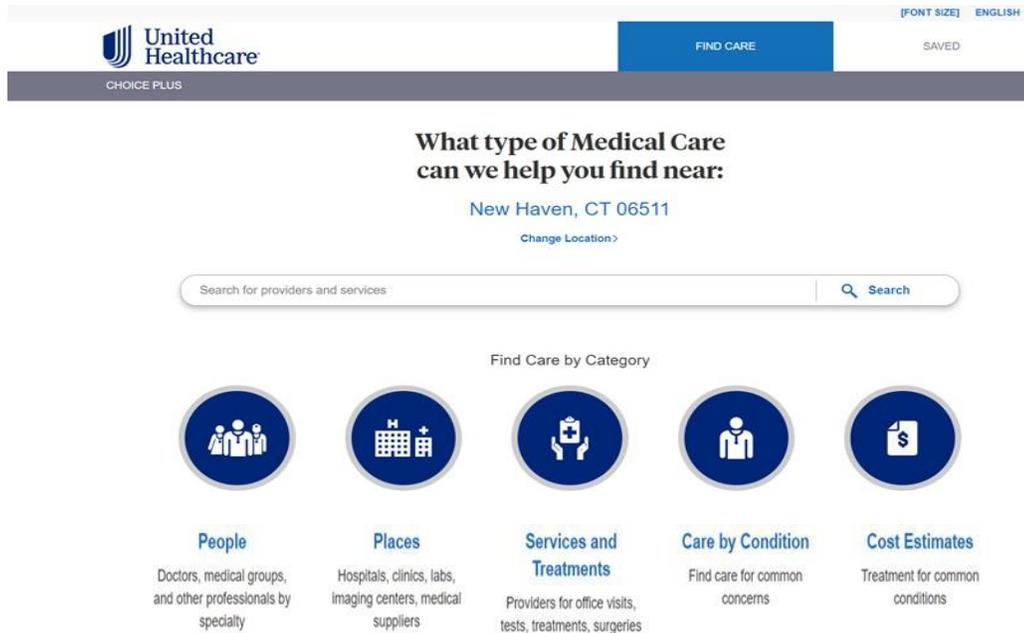
Links to other websites are provided for your convenience and we are not responsible for the site's content. Information is presented without any warranty as to its reliability, accuracy, accessibility or usefulness.

Close

Continue

- From this screen click on “Continue” button

- By clicking the “Continue” button, you will see the image below:



- Once you reach this screen above you can click on any of the round buttons of your choice and navigate to the appropriate screens based on your needs

If at any point you are struggling with this process, or instructions do not hesitate to seek assistance by calling the Fund Office Local at 860-728-1100 or Toll Free at 1-800- 227-4744.

Silvana Stankus
Executive Director,
The New England Health Care Employees Welfare and Pension Funds
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Hartford, CT 06106