



DISTRICT COUNCIL 16
Northern California Health and Welfare Trust Fund
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Date: September 16, 2025

To: All Active Employees and their Dependents, including COBRA beneficiaries participating in the Indemnity Medical Plan offered by District Council No. 16 Northern California Health & Welfare Trust Fund

From: Board of Trustees

This Participant Notice will advise you of certain information you need to be aware of in order to receive the highest level of benefits from District Council No. 16 Northern California Health & Welfare Trust Fund. **This information is VERY IMPORTANT to you and your Dependents.** Please take the time to read it carefully.

**HEALTH SERVICES FOUNDATION (HSF) IS REPLACING MEDEXPERT
EFFECTIVE JANUARY 1, 2026**

Before you receive any kind of non-emergency treatment outside of your primary doctor's office (including any procedure or test), you may call the Care Counselor to help ensure you don't go to an out-of-network provider by accident and end up paying more out of pocket. When you do so, you will also have your copay for the service waived.

We are pleased to inform you that **Health Services Foundation (HSF) will be replacing MedExpert as the Care Counselor effective January 1, 2026.** This means that you should reach out to HSF starting January 1, 2026 for help navigating your medical care. HSF will direct you to an appropriate care facility and even help make the appointment for you. Their main focus is providing information to you and, if requested, help you decide what course of treatment is best for you. Your conversations with an HSF are completely confidential. You and HSF can discuss different PPO providers who offer the services you need. You can still visit any provider, but we think this service will help you steer clear of potentially large copays.

Note that the telephone number that you call is not changing. It is the same number listed on your medical card. You may call HSF at 1-800-999-1999 prior to receiving the following services in order to qualify for the copay waiver:

- Ancillary testing (e.g. MRI, PET and CT scans);
- Physical therapy visits;
- Durable medical equipment; and
- Chemotherapy or Radiation Therapy.

Please note: the HSF Redirection Line does not replace the Prior Authorization requirements for an inpatient confinement. **Your Physician should contact Anthem at 1-800-274-7767 prior to an inpatient Hospital admission** (except routine childbirth or emergency). In addition, MedExpert previously handled prior authorization for outpatient surgeries. You should now contact Anthem at the number above prior to an outpatient surgery.

HSF will be available to receive telephone calls from Participants beginning on January 1, 2026. We encourage you to **reach out to them at 1-800-999-1999 to help navigate your medical care.**

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Administrative Office at **(510) 864-6444.**

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.