



December 17, 2003

This is the latest in a series of communications to keep you informed about the Consortium Plan. We hope you will find this helpful to you. Please share this with your family members who are also covered under the Plan.

Year End Reminders

With the change in the Plan's benefit period from calendar year to fiscal year, deductibles, out of pocket limits and other plan limits do not start over again until May 1. Due to this transition the current benefit period runs from January 1, 2003 through April 30, 2004.

Our preferred drug list does have changes on it for January 1, 2004. Both the current and new preferred drug lists have been posted on our web site for several months. Please keep in mind that this list applies to other plans besides ours: a drug appearing on this list does not mean it is covered by our Plan. For example, Viagra is on the preferred drug list but is specifically excluded from coverage under our Plan.

If/when you have a [change in status](#) you **must** complete and turn in a change form within 31 days of the event in order to change your coverage. This includes **adding a new born child to your coverage**. A newborn child has no coverage under the Plan unless you add them within 31 days of their birth. Already being enrolled for family coverage does not relieve you of this requirement.

If your spouse is making a change in his/her employer sponsored coverage (January 1 is a frequently seen date for these changes) as a result of one of the qualifying reasons (see paragraph iii of the change in status reasons above) you must make any corresponding change under our Plan within 31 days of the effective date of your spouse's change.

If you need to identify a provider who is in network, or confirm that a provider you used in the past is still in network, check the provider information on our website or call the Tennessee Healthcare Network office in Nashville at (615) 301-4500. Do not call the claims office as they do not have a list of participating providers organized in such a way as to be able to answer those types of questions.

Best wishes for a safe and wonderful Holiday Season and a Happy New Year from Darlene and me. We look forward to serving you in the year ahead.

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