

**UnitedHealthcare Announces New Administrative Changes
to Improve Service Under the Railroad Plans.**

UnitedHealthcare has announced that they are making some important changes in the way they administer benefits under the Health and Welfare Plan, the Early Retirement Major Medical Benefit Plan (GA-46000), GA-107300 and GA-23111. These changes are:

A New ID Card

In the latter part of April you will be receiving a new laminated ID card replacing the paper card you currently have. In addition to being more durable, this new card has a magnetic strip on the back, which will allow your medical provider to access UnitedHealthcare's systems to determine your deductible or co-payment. The new card lists all of your dependents, so you can use one card for all family members.

New ID Number

You will also notice a new member identification number on your ID card, replacing the employee's Social Security Number. With the increasing concern about identity theft, UnitedHealthcare has taken this step to maintain your privacy. You will also see this new ID number on all correspondence and Explanation of Benefits they send to you. Your new ID number will also be used to access your records on www.myuhc.com. **You should point out your new ID number to all of your medical providers so they can submit bills under the correct number.**

**Primary Care Physician (PCP) No Longer Required for MMCP
(applies only to the Health and Welfare Plan and GA-107300)**

Finally, if you are covered under the Managed Medical Care Program (MMCP), effective May 1, 2004, you are no longer required to select a PCP or get a referral from a PCP to see other network specialists. For those in MMCP, your new ID card will no longer show the name of your PCP. However, we believe that using a PCP as your primary source of care is a sound practice and encourage you to continue your relationship with your PCP to coordinate your care.

You will still be required to use network providers to obtain in-network benefits. In order to remove the requirement to select a PCP, we changed the "product" under which you are covered. You will note in the upper right corner of your current ID card that the product name is "UnitedHealthcare *Select Plus POS*". On your new ID card, the product name will appear at the bottom of the card as "UnitedHealthcare *Choice Plus*". When you look up network providers on www.myuhc.com, be sure to select "UnitedHealthcare Choice Plus" as the product name in your search criteria.

Almost all of the network providers who participate in the Select Plus product also participate in the Choice Plus product. However, there will be some rare instances in which a current network provider (under Select Plus) does not participate under the Choice Plus product. Thus, you may wish to verify that your medical care providers participate in the Choice Plus product by contacting them directly or by looking them up on www.myuhc.com.

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