

IMPORTANT INFORMATION ABOUT YOUR MEDICAL PLAN

INTRODUCING ADDITIONAL PARTICIPATING PROVIDERS FOR 2024

We know that some members on our Medical Plan have experienced challenges accessing services due to decisions made by individual providers, hospitals and outpatient facilities. While relatively infrequent, it is an issue of great concern, and something we have aggressively been working to address.

We have conducted an analysis of the providers where our members receive services, and evaluated the coverage of our three optional networks to see how we can expand coverage by using different optional networks. **Based on this review we are pleased to announce that, effective January 1, 2024, we will replace the HealthSmart network with the MagnaCare network.**

As you may recall, our medical plan does not require that providers or facilities participate in a narrow insurance company network. However, we have seen that some provider offices, in particular, have denied plan members due to either a lack of understanding of this, or due to their own business decisions not to accept members who are not included in networks they contract with.

By adding **MagnaCare** to the **ImagineHealth** and **Partners Direct Health** networks, we will add almost 700 providers that our members use.

Included in the MagnaCare network are many practices affiliated with Virtua Medical Group, and a large list of Advocare practices. While we have replaced HealthSmart (our smallest network) you may continue using those and any other providers, unless those specific providers elect to begin refusing the plan.

Look out for New ID cards!

New ID cards will be sent out in late December (showing the MagnaCare logo), however the benefits and your ID numbers will not be changing. Please note that this change only applies to the HRA and Indemnity Copay plans -- *members on the **Cigna PPO plan** will not be affected by this network change.*

Have Questions?

If you have any questions about this change, or would like assistance locating providers, you can contact the Bancroft Benefits Advocacy Team at **844-577-2616**. Thank you for your continued support, as we work together to provide you with the best, most affordable medical benefits possible.