## **Colorado Pipe Industry Trust Funds**

February 17, 2020

To: Plan Participants of the

Pipe Industry Health and Welfare Fund of Colorado (Active Plan)

Re: New HRA Administrator Effective March 1, 2020 New Dental Benefits Effective March 1, 2020

## **HRA**

Effective March 1, 2020, HRA benefits will be administered in-house by the Fund Office, known as the Pipe Industry Administration Company, LLC (PIAC) replacing Cigna as the HRA Administrator. PIAC will be utilizing WEX Health for its administration platform and debit cards. You will receive a new debit card(s) in the mail from WEX Health prior to March 1, 2020. Please continue to use your Cigna debit card thru February 29, 2020.

Effective March 1, 2020, you may begin using your WEX Health debit card; however, please be careful that <u>your transactions do not exceed your account balance</u> as your new debit card may not reflect the latest February transactions under Cigna until your balance fully transitioned on Thursday, March 5, 2020. We strongly recommend that you check your Cigna HRA balance prior to using the WEX Health debit card, otherwise you will have to refund the Plan for any overdrawn amount.

Beginning March 1, 2020, please visit <a href="www.copipeindustryfunds.com">www.copipeindustryfunds.com</a> for a link to your WEX Health participant portal and/or download the Pipe Industry H&W of CO HRA app on your mobile device to create your account, access your account balance / activity, and review information about your benefits. You can also receive communications, provide expense substantiation, and submit manual claims through the new HRA portal or mobile app.

## **Dental**

Effective March 1, 2020, improved dental benefits will be offered through a fully insured Dental HMO contract with Cigna (continue to send claims incurred through February 29, 2020 to WPAS for processing and reimbursement and submit your claims no later than May 31, 2020). You will be assigned a primary dentist, dependent upon your zip code (out of area participants will be covered under a Dental PPO). Once Dental HMO eligibility has been established in early March, Cigna will be mailing your Dental HMO ID card (as applicable) with additional information regarding your enrollment, benefits, and options for changing your primary dentist.

Your medical and prescription drug coverage will continue through Cigna, vision coverage will continue through VSP.

PIAC is making every effort to minimize disruption to Plan Participants. We appreciate your help and will continue to communicate with you through this transition.

**Board of Trustees Pipe Industry Health and Welfare Fund of Colorado**