

Dear Participant in the MCASF Local 725 Health Plan:

We want to provide you with important information on coverage for care through Memorial Healthcare System in our area due to negotiations between Florida Blue, the network we utilize to deliver in-network care, and Memorial Healthcare Systems. While we are not a part of those negotiations, they do impact what facilities and providers are currently available as a participating in-network.

Because Florida Blue and Memorial Healthcare System have failed to reach an agreement, the hospitals, physician groups and ancillary facilities within the Memorial Healthcare System are not available effective September 1st as a participating in-network facility. There may be an exception available if you were actively treating at a Memorial Healthcare System facility when its contract with Blue Cross expired August 31st. In that case, you may be able to receive Continuity of Care status to avoid disruption in your care potentially for a period of up to 90 days. You should discuss Continuity of Care with your medical provider, or call Florida Blue directly at 1-800-664-5295.

The following Memorial hospitals are out of network:

- Joe DiMaggio Children's Hospital
- Memorial Hospital Miramar
- Memorial Hospital Pembroke
- Memorial Hospital West
- Memorial Regional Hospital
- Memorial Regional Hospital South

Florida Blue sent a letter to those participants who have been treated at a Memorial Healthcare System facility in the last six months informing them of Memorial's decision to go out of network, however the Fund wanted to inform all members of this event. We have included some Frequently Asked Questions.

We are sorry to have to report this issue to you, and are frustrated because we do not control these negotiations. We will update you on any new developments as soon as we are made aware of them. Please contact the Fund Office if you have any questions.

Board of Trustees
MCASF Local 725 Health & Welfare Trust Fund

Answers to Frequently Asked Questions

Is Florida Blue seeking an agreement with Memorial?

Yes, Florida Blue and Memorial Health are continuing to negotiate to reach an acceptable agreement that is beneficial to Florida Blue members and the communities both serve.

What other hospitals are in my health plan network?

To find other providers and facilities in your area, you can check the online provider directory at floridablue.com or call (800) 664-5295 with any questions.

Will this change affect all Memorial providers?

Yes. The in-network status of primary care, specialist, and hospital-based physicians (such as radiologists, pathologists, emergency physicians, and anesthesiologists) employed by Memorial will be affected by this termination.

I am undergoing active treatment with Memorial; how will this affect me?

If you are in active treatment with Memorial, you may be entitled to receive continuity of care for that treatment. Continuity of care is available to individuals who are:

- Undergoing a course of treatment for a serious and complex condition from the provider or facility.
- Undergoing a course of institutional or inpatient care from the provider or facility.
- Scheduled to undergo nonelective surgery from the provider, including receipt of postoperative care from the provider or facility with respect to such surgery.
- Pregnant and undergoing a course of treatment for the pregnancy from the provider or facility.
- Determined to be terminally ill and is receiving treatment for the illness from such provider or facility.

If you meet one of these criteria and wish to continue treatment with Memorial for that condition may do so after August 31, 2025, as if your Memorial provider was still in network with the same terms and conditions in place before the termination.

Can I still choose to see a Memorial provider?

Yes, you can choose to utilize a Memorial provider after August 31st but as Memorial is out-of-network your cost will be much higher than utilizing an in-network provider.

What about emergencies (the ER)?

In an emergency, you should always seek care at the closest hospital. Under federal and state law, emergency services are unique from other types of care. In the event of a true emergency, ER and emergency services are covered, even at out-of-network facilities, so you can still go to Memorial Healthcare System for emergency care.

What happens if an ER visit results in a hospital admission and the hospital is out-of-network?

Our Florida Blue plan cover emergency services at out-of-network emergency room at the in-network cost share. If you are admitted to the hospital after your visit to their ER, the hospital stay for that emergency is covered at in-network cost share. Any subsequent visit to the hospital, outside of the emergency would not be covered at the in-network cost share.