

# NEW JERSEY B.A.C. HEALTH FUND

KEN CRANDALL – *Fund Administrator*

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November, 2020

Dear NJ BAC Health Fund Participant,

For those participants with Health Fund eligibility effective January 1, 2021 (based on hours worked, or self-pay /banking arrangements) please be advised that The Board of Trustees of the NJ BAC Health Fund have adopted benefit improvements to the plan effective January 1, 2021.

Starting on that date, the following changes will be implemented:

1. An increase in the plan's coinsurance to 100% (elimination of the 10% coinsurance for medical procedures)
2. A decrease in the deductible to \$300 per individual/\$600 per family; and
3. A decrease in the out of pocket maximum to \$2,500 per individual and \$5,000 per family.

All other plan provisions remain the same including physician co-payments and in network utilization rules.

You and your family may continue to use your existing Horizon BCBS health insurance cards.

If you have any questions please contact the Health Fund Office at 800-649-9998.

Sincerely,

Board of Trustees of the NJ BAC Health Fund