



Date: November 2025

To: District Council No. 16 Northern California Health & Welfare Trust Members

From: Health Services Foundation (HSF)

IMPORTANT NOTICE:

EFFECTIVE JANUARY 1, 2026, MEDEXPERT (1-800-999-1999) WILL BE REPLACED WITH HEALTH SERVICES FOUNDATION (1-888-243-3216) FOR YOUR \$20 COPAY WAIVER PROGRAM. PLEASE SEE ATTACHED TO DETERMINE WHO TO CONTACT FOR YOUR HEALTHCARE NEEDS BEGINNING JANUARY 1, 2026.

We are excited to announce that Health Services Foundation (HSF), a non-profit corporation, will be partnering with your Trust Fund to provide Care Counseling services, as described in your plan benefits, effective January 1, 2026. HSF is proud to assist members and their families by helping them find doctors, hospitals, clinics, and healthcare professionals covered by their insurance plan, and help prevent out-of-network costs.

To reach HSF, please contact our new toll-free number: 1-888-243-3216 (1-888-243-DC16).

Our HSF team is available to help you:

- Identify in-network providers and facilities that will reduce your out-of-pocket costs.
- Complete and manage Health Risk Questionnaires (HRQs) to support and track copay reductions for specialty services such as:
 - Ancillary testing (e.g. MRI, PET, and CT scans)
 - Physical Therapy visits
 - Durable Medical Equipment (DME)
 - Chemotherapy and Radiation Therapy

The HSF Team of Nurses are trained to help you and your family access services from Anthem in-network providers and assist you in completing the Health Risk Questionnaire (HRQ).

HSF will be available to you beginning January 1, 2026, with initial hours of operation from **7:00 AM to 7:00 PM PST**, seven days a week, continuing through March 31, 2026. Beginning April 1, 2026, regular hours of operation will be Monday through Friday, from **8:00 AM to 4:30 PM PST**.

Please note: The HSF Care Counseling Program does not replace your Plan's Prior Authorization requirements. Your physician must contact **Anthem at 1-800-274-7767** for Prior Authorizations for both inpatient and outpatient services. **Prior authorizations must be submitted before services are rendered as retro/post service authorizations are not permitted with your Plan.**

Health Services Foundation
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*****RESOURCE SECTION*****

Service	Before January 1, 2026	After January 1, 2026
Medical Prior Authorization This is to determine if a visit or a procedure is a covered benefit under your Plan. <u>This is DIFFERENT from qualifying for the \$20 co-pay waiver (see below).</u> For example, Anthem currently performs prior authorizations for inpatient service while MedExpert provides prior authorization for outpatient services. Beginning January 1, 2026, <u>all</u> medical prior authorizations will be handled by Anthem.	MedExpert (1-800-999-1999) Or Anthem (1-800-274-7767)	Anthem (1-800-274-7767)
\$20 Co-Pay Waiver This program is often confused with the above “medical prior authorization”. Your Plan currently states that for certain procedures (ancillary testing, physical therapy visits, durable medical equipment, and chemotherapy or radiation therapy), you can call Care Counseling to qualify for a \$20 co-pay waiver. Beginning January 1, 2026, you will call HSF for this waiver instead of MedExpert.	MedExpert (1-800-999-1999)	HSF (1-888-243-3216)
Checking if a Physician or Facility is within your network. MedExpert was originally contracted to provide a resource for members to stay in-network and avoid large, surprise bills from out-of-network providers. HSF will now provide this service.	MedExpert (1-800-999-1999)	HSF (1-888-243-3216)
Health Risk Questionnaire MedExpert was contracted to provide members with access to a Health Risk Questionnaire (HRQ), an element required under the Plan to qualify for enrollment in the Healthy Rewards Program. Beginning January 1, 2026, you can contact HSF for this service.	MedExpert (1-800-999-1999)	HSF (1-888-243-3216)



Service	Before January 1, 2026	After January 1, 2026
Quest Labs HSF will be available to make appointments for annual biometric exams at a Quest Laboratory near you. This is an alternative to the above listed health risk questionnaire to qualify for the Healthy Rewards Program.	N/A	HSF (1-888-243-3216)
Maximum Allowable Charges (MAC) Program As mentioned in the SPD, certain medical procedures are subject to a maximum allowable charge (MAC). These procedures include Total Hip or Total Knee Replacement, Arthroscopy, Cataract Surgery, and Colonoscopies. For these procedures, the Plan will not pay more than the maximum allowable charge. There are many contracted hospitals that will perform these procedures under the MAC. Please call HSF to confirm if your procedure is performed at such a facility.	MedExpert (1-800-999-1999)	HSF (1-888-243-3216)

HSF Care Counseling Program Overview & Live Q&A

We will be hosting virtual informational sessions to introduce our services and provide an opportunity for members to ask questions. These sessions are designed to help you better understand the resources and support we offer.

Please join us on the following dates and times:

- **December 9th at 10:00 a.m. and 5:00 p.m.**
- **December 16th at 10:00 a.m. and 5:00 p.m.**

Virtual Meeting Information:

Meeting Link: <https://us02web.zoom.us/j/81145660879>

Meeting ID: **811 4566 0879**

We look forward to connecting with you and supporting you during these virtual sessions.