

Dear Tribal Member:

Enclosed you will find information related to the health insurance plan recently approved by the Tribal Council. At its August 5th meeting, the Tribal Council approved a health plan that will provide basic health benefits to all uninsured members (ages 18 to 64) and improve the cost of contract services currently being provided. This plan will become effective January 1, 2009.

The Tribal Member Health Benefit will be administered by Blue Cross/Blue Shield of Alabama. The benefit is a basic health plan that provides in-patient and out-patient hospital services, physician services, prescription drug benefits, and certain preventive care services. Although Blue Cross/Blue Shield will administer the plan, it is a self-funded program and will be fully paid by the Tribe. It is important to note that the plan provides only basic benefits. It is intended to help our existing clinic meet the needs of uninsured members who rely on the clinic as well as those uninsured members who live outside of the service area and cannot travel to the clinic.

All members between the ages of 18 and 64 who are not currently covered by a health insurance plan must enroll in this plan. Tribal members under the age of 18 must first seek health insurance through a state funded plan, but if they are unable to obtain health insurance, tribal children may be covered under the tribal health benefit plan.

If you enroll in this plan, you will be able to seek health services off reservation; however, **without a referral from the health department you will be responsible for any co-pays or deductibles.** If you live far away and cannot visit the health clinic to obtain a referral, you will be responsible for co-pays or deductibles.

Tribal members who currently have health insurance **should not** terminate any existing coverage for this plan. Options are being explored to determine what benefits may be offered to members who already have health insurance. Members that enroll in this new tribal member health insurance benefit **may not** be eligible to receive other health benefits that may be offered in the future to tribal members that have their own insurance and would get no benefit from this plan.

The implementation of this plan does not in any way change services currently provided by the PCI Health Clinic. The Clinic delivers outstanding service, and members are

encouraged to continue using the Clinic for their medical needs. Services provided by the Clinic will continue to be free, and no co-pays or deductibles will apply.

Tribal members will be provided with several opportunities to have the plan explained in detail. A series of community meetings have been scheduled, a direct mailing will be sent to all members within the age of 18 to 64, and there will be specific links on the PCI website.

Community meetings will be conducted on the following dates at the indicated locations:

- Thursday, October 16th, 7:00 pm, Building 500 – Family Services Auditorium
- Thursday, October 23rd, 7:00 pm, Fraternal Order of the Eagles 105 Kenmore Road, Pensacola, Florida

The enclosed package contains a summary of the plan benefits, anticipated questions and answers, an affidavit, and an enrollment form. This information may also be found at the Tribe's website @ www.poarchcreekindians.org. If needed, additional forms may be downloaded from this site.

Tim Manning, Tribal Member Benefits Executive Director, is available to answer any questions or provide assistance in completing the enrollment. For more information, call (251) 368-9136, extension 2007.

This new plan goes into effect January 1, 2009.

All uninsured members must be enrolled by November 15, 2008.

We are pleased to offer this plan that we believe will help meet the basic healthcare needs of uninsured tribal members.