



TPA CHANGING JANUARY 1

LUCENT REPLACING MAESTRO JANUARY 1, 2024

Will my premiums go up? No

Will my benefits change? No, the benefit structure will not change deductibles and out of pocket max will not change.

Will Kroger be replaced? No, your pharmacy benefits will not change.

Will this mean that providers will have an easier time taking our insurance? We have been told that this should get better, however we still have Health Smart, and will have a TPA vs a large insurer like Aetna, UHC, Blue Cross. This is all in an effort to keep premiums down and manage the 440 dollars well. Because of this, there will still be providers that don't recognize the TPA and note they are out of network.

What if I had a pre-authorization done by Maestro, but the surgery is scheduled for after the change? The new TPA will honor pre-auths issued in the last 30 days of the year.

Will Kris Kirkpatrick still be our advocate? Yes. You will have a new 800 number from the new TPA, and if that doesn't address your issue, you can call Kris.

Will we still have 6 Degrees to settle out of network bills? Yes



For more information regarding your benefits, please review the Local 440 Benefits Website: