

"An Injury To One Is An Injury To All"

Pennsylvania Federation

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Office of the General Chairman
Jed Dodd

January 23, 2009

To: Amtrak BMWED Members in Lancaster, Pennsylvania Area

Re: United Health Care Network

Dear Brothers and Sisters:

This letter is to update you on the status of the United Health Care (UHC) network in the Lancaster, Pennsylvania area. During the last two years we have had many complaints from our members that the United Health Care network has not been meeting their needs. Our local lodge officers have done an excellent job of documenting the problems with this network and giving us the information to pressure UHC for urgently needed changes. The problems came to a head when a sizable group of doctors called the Lancaster Physician's Alliance (PAL) announced that they would no longer accept UHC for in-network treatment. The labor and the management trustees of the Amtrak health plan pressured UHC to make a fair agreement with PAL, and as a result, UHC made a new long term agreement with this group of doctors that renewed their participation in the plan.

Sadly, the problems with UHC do not stop here. Many of the doctors that they say are in the plan are not accepting new patients. UHC is aware of this and has contacted many of these doctors and they are now accepting new patients. In addition, they are "scrubbing" their list on their website and in a few weeks they will have an accurate list of doctors that are in the network and accepting new patients. Finally, at our insistence, UHC has established a special "800" number for our Lancaster members to address these problems. This service is not only supposed to provide the list of medical providers, but is also required to call these doctors for you and make sure that they will accept new patients. For those who did not get the mailing from Amtrak regarding this new service for Lancaster area members that phone number is:

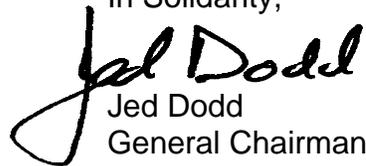
1-800-382-8131

This service is available from 8:00 AM to 5:00 PM Monday through Friday and will remain in effect until the remaining network problems are resolved.

Because of the many valid membership complaints regarding the UHC network, the labor and management plan trustees have placed enormous pressure on UHC to fix these problems. Renewing the contract with PAL, making their network listing's accurate and establishing the special "800" number for Lancaster members are the result of this pressure. It is outrageous that we have had to argue with them for two years before we achieved any real reform, but I believe that we are now on the right track to fixing this problem.

If you have problems with our insurance that the UHC representative has not resolved then please call our office with the details. The labor trustees on the plan wanted to implement some additional changes that would have guaranteed reform that the management trustees were not willing to adopt. If the current reforms are not sufficient to correcting your problems we need to be informed about the additional problems so that we can either help in correcting the specific problem, or use the continued existence of problems to pressure for additional reform.

I would like to thank our Lodge Officers and active members in the Lancaster area who worked with us through this very frustrating process to obtain these reforms from UHC. It was their willingness to both collect the information needed to document the problems and continue to press the issue that gave us the facts we needed to move UHC and the management trustees to address this problem.

In Solidarity,

Jed Dodd
General Chairman

cc Bill Manning
George Davidson
Steve Stearn
Anthony Rochon