LOCAL 99 Health & Welfare Fund

Alberto Arroyo, Chairperson
Debra Rich, Executive Director

TRUSTEES:
Martin Canturiano
Mayra Difo
Cleveland Jenkins
Kevin McCann
Marilyn Russell
David Toruno

February 2026

Re: Local 99 Health & Welfare Fund
Mount Sinai's Participation in the Anthem Network

Dear Participant:

As you know, the Local 99 Health & Welfare Fund (the "Fund") contracts with Anthem BlueCross BlueShield ("Anthem") to provide access to medical providers, including hospitals, physicians, outpatient centers, and other facilities.

Due to ongoing negotiations between Anthem and Mount Sinai, you were notified that Mount Sinai physicians are no longer participating in the Anthem network of preferred providers as of January 1, 2026.

What This Means for You

How this change affects you depends on whether you are a continuing care patient.

- **If you're currently in an ongoing course of treatment at Mount Sinai**, the Fund will continue to provide in-network coverage under Continuity of Care guidelines. Examples of conditions that qualify for Continuity of Care include cancer, pregnancy, ongoing treatments for serious and complex conditions, including mental health and substance use disorders, urgent surgeries that are already scheduled, hospitalization, or treatment for terminal illness.

  Continuation of coverage at the same terms and conditions as though the provider were in-network will continue until the end of the earlier of (1) the 90-day period from the date of Anthem's notice that Mount Sinai ceased to participate in the Anthem network; or (2) the date on which you are no longer receiving such continuing care.

  Special handling is required for services that may fall under the Continuity of Care extension. If you are currently in an ongoing course of treatment with a Mount Sinai physician, please contact the Fund office at 973-735-6464 to initiate the review process.

- **If you're NOT currently in treatment for a serious and complex condition**, it is recommended you schedule or reschedule elective care at another in-network provider. In-network coverage is still available through other health care systems that participate in the Anthem preferred provider network, including but not limited to NYU Langone Health, New York-Presbyterian, Northwell Health, and Montefiore Health.

Coverage at Mount Sinai Hospital, Outpatient Centers, and Other Facilities

As discussed above, this change is currently limited to Mount Sinai physicians; in-network coverage for care at Mount Sinai hospitals, outpatient centers, and all other facilities will continue until February 28, 2026 unless Anthem and Mount Sinai reach an agreement to extend the contract. The Fund will continue to keep you informed of any additional information as the Fund becomes aware.

If you have any questions about how this change affects you, you should contact the Fund office at 973-735-6464.

Thank you.

Sincerely,

Local 99 Health & Welfare Fund