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Subject: Memorial Health Care System Partnership with BCBS.

To: All Athens & Ooltewah Employees

Miller Industries has been closely monitoring the Memorial Health Care System and its partnership with BCBS. Memorial has confirmed their facilities and doctors will not remain in the S network. It is currently unknown if they will stay in the P network, as negotiations are ongoing.

If Memorial **stays** in the P network, we will organize an enrollment event before July 1, 2024, for employees interested in transitioning from the S network to the P network. If Memorial **does not stay** in the P network, we will assess other alternatives, such as whether to make a change to another medical insurance provider that does include Memorial facilities and doctors in their network. Miller Industries is committed to providing a high-quality healthcare plan to our employees and will strive to ensure they have a sufficient network of providers and facilities to choose from. We will continue to provide updates as we know more throughout this process.

Below is additional information from BCBS regarding the upcoming changes.

What you need to know about Parkridge joining Blue Network SSM and our efforts to keep CHI Memorial's doctors in network.

- Parkridge Health System won the Network S Request For Proposal (RFP) and is replacing CHI Memorial in Network S beginning July 1, 2024. Erlanger is staying in Network S. You can find information about Parkridge locations and doctors here (parkridgehealth.com/locations/ and parkridgehealth.com/physicians/).
- CHI Memorial's last day in Network P and Medicare Advantage is June 30, 2024. This is a termination date set by Memorial – almost all other hospitals in our networks have contracts that automatically renew. BCBST is asking them to agree to rates their members can afford before this date.
- Here (bcbstnetworkupdates.com/memorial-providers/) you can find doctors who are out of the S network and will be out of the P network should CHI Memorial reject BCBST's offer. You can also use BCBST's Find Care tool (click on the Find Care icon on bcbst.com) to see all your in-network options.
- Under BCBST's Continuity of Care policy, some members undergoing certain treatments may be able to have their CHI Memorial provider granted in-network status for a limited time. More details on this policy are available here (bcbstnetworkupdates.com/making-sure-you-continue-to-get-the-care-you-need/).

BCBST is committed to handling CHI Memorial Medical Group and Chattanooga Heart Institute provider claims as in-network, indefinitely. However, since their announcement, it has been said that CHI Memorial has directed its doctors to stop taking appointments from their members, and they intend to balance bill our members. BCBST says that despite its commitment to go above and beyond for those it serves, Memorial intends to impose greater out-of-pocket costs or even disrupt care. This is yet another disappointing move by CHI Memorial and BCBST believes this supports their decision to move on with Parkridge Health System as the Network S hospital alongside Erlanger.

Miller Industries will continue to monitor this situation and will provide updates when available.