



USW Bargaining with USS | September 6, 2022

## USS Proposed Health Network Would Limit Access to Providers, Increase Costs for Most Vulnerable

US Steel has proposed several changes in the health care plan which threaten to reduce your benefits and access to health care.

### Proposal Restricts Specialty Drugs Under Medical Program

The Company proposes to **eliminate coverage for high-cost Specialty Drugs obtained through a physician, clinic or infusion center**, requiring all such Specialty Drugs to go through the Accredo Specialty Drug Program. Accredo would make certain decisions its own, regardless of physician input. This could disrupt the access of employees or family members with serious medical conditions to getting specialty drugs.

### Controversial SaveOn Specialty Drug Program

U.S. Steel also proposes to implement the controversial SaveOn drug program, which would **reduce plan reimbursement (increasing employee coinsurance)** for certain high cost specialty drugs, unless an employee enrolls and applies for copay assistance programs through a drug manufacturer. At least one drug manufacturer has sued SaveOn for fraud related to program.

### USS Proposes Restrictive Medical Network with NO Out-of-Network Coverage

The current U.S. Steel Medical Program delivers medical benefits through a Preferred Provider Organization (PPO) managed by Blue Cross Blue Shield (BCBS). A PPO is a type of managed care plan in which a network of doctors, hospitals, laboratories, and other health care providers have agreed to provide services for a negotiated cost.

The current BCBS PPO network is a broad network which gives you the flexibility to choose providers inside or outside the network each time you need care. There are advantages to using in-network PPO providers: coverage is higher, providers agree to accept negotiated rates and not to bill you for charges in excess of negotiated rates and network providers will handle any pre-certification of an inpatient admission. But the choice is up to you and your family.

**U.S. Steel has proposed to replace the current PPO network with a restricted network, with fewer hospitals and doctors, and no coverage for out-of-network providers (except in emergency).** The Company states that 76% of employees have adequate access to providers under its restricted network and would be required to use the network. Overall 36% of the providers used by USS employees today and almost 50% of claims dollars are outside of the proposed network.

**You work hard. Work in a steel mill, coke plant or iron ore mine is difficult and often dangerous. It takes its toll. You deserve access to quality, affordable health care for you and your family.**

For example, the following table shows the share of providers available today through the BCBS BlueCard PPO network that would not be in the restricted network and not covered and the major hospitals that are excluded, except for emergencies, under the Company's proposal:

## US Steel Proposed BlueHPN Network

USS Location	BCBS Plan	% Current Providers NOT Included in Proposed Network			Hospitals Excluded
		Acute Care Facility	PCP	Specialist	
Gary Steel	Anthem BCBS - Indiana	58%	59%	51%	Indiana University; Parkview Health; Community Health Network; St. Joseph Regional Medical Center; Community Hospital; Northwest Health; Pinnacle Healthcare; Pulaski Memorial Hospital; Reid Hospital; Schneck Medical Center; St Catherine Hospital of E Chicago; St Mary Medical Center Hobart
Gary Steel	BCBS of Illinois	79%	79%	74%	Northwestern Medicine; Advocate Health Care; Adventist; Alexian Brothers; Presence; University of Chicago; Loyola University
Mon Valley	Highmark BCBS	35%	32%	19%	St. Clair Memorial Hospital; University of Pittsburgh Medical Center (UPMC) East; UPMC Magee-Women's Hospital; UPMC McKeesport; UPMC Mercy; UPMC Passavant; UPMC Presbyterian; UPMC Shadyside; UPMC St. Margaret; Washington Hospital; Excelsa Health System
Minntac and Keetac	BCBS of Minnesota	40%	45%	43%	All Essentia Health locations; Essentia Hospital; Essentia Children's Hospital; Mayo Clinic Health System
Granite City	BCBS of Illinois	67%	94%	92%	All included.
Granite City	Anthem BCBS - Missouri	29%	30%	35%	Washington University; Alton Memorial; Barnes-Jewish Hospital; Barnes Jewish St. Peters; Barnes Jewish West County; Christian Hospital; Missouri Baptist Medical Center; Northwest Healthcare; Parkland Health Center; Progress West Hospital; St. Louis Children's Hospital; Mercy Springfield; Mercy Joplin
Fairfield Flat Rolled and Tubular	BCBS of Alabama	50%	40%	20%	University of Alabama at Birmingham (UAB) Hospital Princeton Baptist Medical Center; Brookwood Baptist Medical Center Shelby Baptist Medical Center Walker Baptist Medical Center Grandview Medical Center and University of Alabama at Birmingham (UAB) Medical West.
Midwest	Anthem BCBS - Indiana	67%	38%	32%	St. Joseph Regional Medical Center; Community Hospital; Unity Medical and Surgical Hospital; Goshen Hospital; Woodlawn Hospital; LaPorte Hospital
Great Lakes	BCBS of Michigan	82%	86%	82%	Beaumont Hospitals Henry Ford Health System Hospitals University of Michigan Hospitals (Michigan Medicine) Trinity Health Hospitals Children's Hospital of Michigan Detroit Medical Center Hospitals
Fairless	Indep. BlueCross	28%	17%	13%	Abington Memorial Hospital; Jefferson Health Bucks County Campus; Lansdale Hospital; Jefferson Health Frankford & Torresdale Campuses; Methodist Hospital; Thomas Jefferson University Hospital; Fox Chase Cancer Center; Jeanes Hospital; Temple Health Northeast Campus; Temple University Hospital; Einstein Medical Center; Einstein Medical Center - Montgomery Campus; Einstein Medical Center - Germantown