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Dear Participant:

As you know, network providers charge our participants negotiated rates that are lower than what out-of-network providers charge. As a result, both you and the Fund save money when you use network providers. As healthcare costs continue to rise, providing quality healthcare while keeping costs down continues to be a challenge. One way to cut costs without sacrificing the quality of services is to use network providers whenever possible. To encourage you to use network providers, we are lowering the coinsurance percentage that the Plan pays for out-of-network providers from 60% to 50%, beginning with covered services or supplies received on and after July 1, 2012. You can still go to out-of-network providers, but you and the Plan will share equally in the higher costs out-of-network providers charge.

Examples of out-of-network providers/services that will be paid at the 50% coinsurance level include:

- In and outpatient hospital services
- Outpatient surgical procedures
- Doctor's office visits
- X-rays and lab work
- Rehabilitation services
- Skilled Nursing Facilities
- Mental health and substance abuse services
- Chiropractic services
- Home Health Care
- Podiatry services
- Ambulance
- Radiation therapy
- Hospice care
- Transplants
- Additional surgical opinion
- Durable medical equipment

Remember that you can choose to go to any provider, but the Plan will pay a higher percentage (80%) for covered services received through a network provider. To find a network provider in your area, either call or go online to your network:

For BCBSIL PPO: Call 1-800-810-2583 OR go online to www.bcbsil.com

For HFN EPO/PPO: Call 1-800-295-5444 OR go online to www.hfninc.com

(log onto HFN, click provider search, enter client code NCILF, select HFN CHC, click next)

For Health Alliance PPO: Call 1-800-322-7451 OR go online to www.healthalliance.org

We hope you understand the need for this change. Please call the Fund Office at 866-692-0860 if you have any questions. Please retain this letter in the front pocket of your SPD booklet for future reference.

Sincerely,
Board of Trustees