

Important: Health And Welfare Fund Changes

April 2006

Dear Participant:

Per the recent announcement letter, enclosed are an updated *Schedule of Benefits* and *Contact Information page*. The *Schedule of Benefits* includes the following changes described in the announcement, which are **effective May 1, 2006**:

- Adding a smoking cessation benefit;
- Adding a retail pharmacy maintenance medication program;
- Changing the prescription drug copayments;
- Adding a dental benefit deductible;
- Changing the Medical Expense Benefit deductibles and emergency room copayments; and
- Removing the 24-hour emergency treatment requirement.

Dental Benefit Deductible Correction

Please note that in the announcement letter you received in March, it stated that the \$50 per person or \$100 per family dental deductible does not apply to Primary Care or Major Care dental services. However, please note that *the new dental deductible applies to Preventive, Primary Care, and Major Care dental services, but does not apply orthodontic treatment.*

These changes are designed to strengthen the financial stability of the Fund, while ensuring we are providing the best benefits possible. If you have questions about these changes, please contact the Fund Office.

Sincerely,

Board of Trustees

This announcement notice contains only highlights of certain features of the Plan and services as a Summary of Material Modifications. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at anytime.