



Health and Welfare Fund

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TO ALL PARTICIPANTS:

Rising health care costs are causing most health and welfare plans to review their benefit structures and contribution rates and make changes where necessary. The Board of Trustees recently met and reviewed the financial projections for your Health and Welfare Fund. The Trustees approved a number of changes about which you will be receiving further notices.

DENTAL BENEFITS

The Trustees feel it is necessary to modify the dental benefits as part of the overall changes necessary to preserve the financial soundness of the Health and Welfare Fund. Therefore, effective immediately, the maximum dental benefits that will be paid to a participant and all the members of his or her family combined during the calendar year 2001 will be capped at \$1,200. The individual limit of \$600 in dental benefits per person will remain, however, the Plan will not pay more than \$1,200 in total for all dental claims incurred during the calendar year 2001 by a participant's entire family.

For example, once you have received \$600 in dental benefits during 2001, no further dental benefits will be paid for the balance of the calendar year to you. Another family member could still receive \$600. Another example: a member could receive \$400 in benefits and two other family members could also receive \$400 in benefits. Once an individual has received \$600 in dental benefits, no further benefits will be paid for that individual during the calendar year, however, the other members of a participant's family would still have \$600 in benefits which could be applied to one member or split among the entire family.

If you and your family have already received \$1,200 or more in dental payments during 2001, no further payments will be made for the balance of this calendar year. The new annual family maximum of \$1,200 will also apply next year, starting with an incurred date of January 1, 2002.

The Trustees regret that these changes are necessary, however they believe that they will help preserve the financial stability of the Health and Welfare Fund and enable it to continue to provide important protection to you and your family when medical care is required.

If you have any questions concerning this announcement, please feel free to call, write or visit the Fund Office.

Sincerely,

The Board of Trustees