



Health and Welfare Fund

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March 11, 2005

Dear Participant:

The Ohio Carpenter's Health and Welfare Fund strives to keep all plan participants fully informed of their benefits and provide information about upcoming benefit events in a timely fashion. In keeping with this goal, we are pleased to announce that effective April 1, 2005; FrontPath Health Coalition will become your new provider network. The Ohio Carpenters Health and Welfare Fund will continue to administer and process your health care claims.

FrontPath offers all Toledo area hospitals, 37 regional hospitals, 5 specialty care hospitals and over 5,000 providers in the network.

We encourage you to access the FrontPath website at www.frontpathcoalition.com to confirm your physician participation in this network. Once you reach the website, click on provider directory to search by: physician's last name, group/hospital name or specialty. If you are not able to locate your physician, please request that FrontPath contact the physician by completing a physician solicitation request or feel free to contact FrontPath at 419-891-5206, ext. 148 or 888-232-5800.

Enclosed please find your new healthcare card with the FrontPath logo and a FrontPath Provider Directory. Your effective date of healthcare coverage is unchanged but you must begin using this new card effective April 1, 2005. Make sure to show your new healthcare ID card to your doctor, healthcare provider or facility on your next visit so they can update your records. Please destroy your old Paramount ID card.

Remember, in order to receive payment at the in-network level for any provider services in the FrontPath network area on or after April 1, 2005, a FrontPath provider must render the services.

If you have any questions, please call the Fund Office.

Sincerely,

Board of Trustees of the
Ohio Carpenters Health
and Welfare Fund