



Health and Welfare Fund

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To Participant:

The Board of Trustees regularly reviews the Fund's health and welfare benefits to ensure that our members' benefits remain cost-effective and competitive within our industry, and that the health of the Fund is maintained.

After a recent evaluation of the current medical plan design, the Board has determined that certain changes must be made to help control costs and preserve the financial strength of the Fund.

Effective April 1, 2005, the following changes to the medical plan will be implemented. ***These changes will only affect out-of-network services.***

- The annual out-of-network deductible will be increased to \$400 per person/\$800 per family.
- The Fund's out-of-network reimbursement rate will change to 60%. This means the Fund will pay 60% until the annual out-of-pocket is met, with 100% thereafter.

It is important to note, however, that the current annual out-of-pocket maximum for services received from non-network providers will remain the same at \$5,000 per individual/\$10,000 per family.

As we have emphasized in the past, receiving your health care services from in-network providers generally results in the highest level of benefits—saving you money. For this reason, we urge you to seek care from providers within the Front Path Health Coalition network whenever possible.

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.

If you have any questions about the changes outlined above, please contact the Fund office.

Sincerely,

Board of Trustees of the
Ohio Carpenters Health
and Welfare Fund