



Health and Welfare Fund

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December 9, 2005

Dear Participant:

In October 2004, the Ohio Carpenters Health and Welfare Fund implemented a mail order program as part of its prescription benefit program. Medco manages both your retail and mail order benefit.

Since October 2004 Medco has processed over 4,000 mail order scripts totaling more than \$700,000 in claims for our Ohio Carpenters members. **Our members have also saved over \$20,000 on copays while the Fund has saved in excess of \$40,000 in claim costs this year alone.**

Because of this, we continue to encourage you to utilize Medco By Mail, your 24/7 mail-order pharmacy. Simply ask your doctor to write a 90 day prescription with refills for up to one year, as appropriate, instead of your 30 day supply for the maintenance drugs you continuously take every month. You save with this service because you pay less on the medications you refill on a regular basis over the course of a year.

To start saving, simply call toll-free **1-800-MEDCO-MAIL (1-800-633-2662)** or visit www.medco.com and you will receive additional information from Medco about using your mail order benefit to save money.

Also, starting in January 2006, your prescription benefit will have an annual individual maximum of \$75,000 for each member and dependent. Each January your benefit will begin again at zero dollars and accumulate throughout the year. Notification letters will be sent to any member or dependent getting close to their maximum in any given year.

The Fund continues to strive to provide the highest quality drug benefit for it's members today and in the future.

Please call the Fund office at: 1-800-362-9354 with any questions concerning this letter and its contents.

Sincerely,

Board of Trustees of the
Ohio Carpenters Health
and Welfare Fund