



Health and Welfare Fund

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March 17, 2006

Dear Participant:

Effective April 1, 2006 FrontPath Health Coalition providers will be submitting claims electronically for payment to the Fund office. The Ohio Carpenters Health & Welfare Fund will continue to administer and process your health care claims.

It is important that you continue to use the FrontPath Health Coalition network to maintain your present schedule of benefits and control medical costs. The total savings to date by you the member using FrontPath Health Coalition providers is in excess of \$4,000,000.00.

We encourage you to access the FrontPath Health Coalition website at www.frontpathcoalition.com to confirm your health care providers 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. 100 or 888-232-5800.

Enclosed please find your new health care card with the FrontPath Health Coalition logo and a FrontPath Health Coalition directory. Your effective date of health care coverage is unchanged but you must begin using this new card effective April 1, 2006. Make sure to show your new health care ID card to your doctor, health care provider or facility on your next visit so they can update your records.

Remember, in order to receive payment at the in-network level for any provider services in the FrontPath network area, 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