



Health and Welfare Fund

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Dear Participant:

The following information is a quarterly income and expense summary to inform you the member of the Fund's financial position and additional information that will help you in understanding your benefits that are available.

The Fund experienced a \$5,694,224 increase in Fund assets for the quarter ended 06/30/2007. Plan expenses were \$11,299,719 in benefits paid to participants and administrative costs. Total income was \$16,993,943 that includes employer contributions, employee self pays and investments.

Please remember that this is an un-audited summary and is subject to change. The reserves for estimated liabilities are determined annually by the Fund's Consultant. No adjustments of these liabilities have been made since the prior year-end. Appropriate adjustments will be made to the audited year-end financial statements to be issued subsequent to these summaries. You will be receiving a quarterly summary in the future; any questions please address them to the Fund Office.

FOR YOUR INFORMATION

How to size up your hospital. What to look at when comparing hospitals:

- **Best practices data:** A number of resources, including Medicare, publish statistics on how well hospitals adhere to treatment guidelines.
- **Outcome data:** A growing range of public and private entities disclose information on how well patients actually fare—especially with cardiac care.
- **Reputation:** Word of mouth can help fill the gaps that the numbers don't address.

Some resources to help find hospital-quality data online.

Hospital Compare: www.hospitalcompare.hhs.gov

Compare how well hospitals adhere to key practices that have been shown to improve patient care. Most data measure whether hospitals follow best practices, not how well patients do after treatment.

Leapfrog Group: www.leapfroggroup.org

Compare how consistently 1,300 hospitals follow 30 practices designed to improve care. This site includes only a fraction of the country's 6,000 or so hospitals.

National Association of Health Data Organizations:

www.nahdo.org/qualityreports.aspx

See at a glance which states provide hospital data in a consumer friendly form. This link does not link to state agency websites.

Agency for Healthcare Research and Quality:

www.talkingquality.gov/compendium/

Find links to state agencies offering reports, searchable databases and other information on hospitals and other health-care organizations. Some information is dated; follow links to state specific websites.

Health Grades: www.healthgrades.com

Compare more than 5,000 hospitals on 32 conditions and procedures, including complication and death rates. Much of the information is free, but more comprehensive reports cost \$18.

Dartmouth Atlas: www.dartmouthatlas.com

Get detailed information on how hospitals care for patients shortly before they die, including transfers to hospice programs and time spent in ICU. Designed for researchers and policymakers, very detailed data can make searches complicated.

— *The Wall Street Journal*, July 10, 2007

ACTIVE AND EARLY RETIREES

The Fund Office recently mailed the new active and early retiree Summary Plan Description (SPD). If you have not received your new SPD that explains eligibility and your schedule of benefits please contact the Fund Office or you can review the SPD if you wish on our web page www.ohiocarpenters.com.

FRONT PATH UPDATE

The Fund Office receives notifications from FrontPath (PPO) regarding hospitals and doctors that terminate from the network. It is important that you check the website www.frontpathcoalition.com or contact FrontPath at 888-232-5800 to be sure that your hospitals or doctors are in the network. You should also ask the provider at the time of service that the provider is in-network. Also, the provider is obligated to use all in-network providers for all other outpatient services.

WORKING SPOUSE RULE

If you are married and your spouse works, be sure to review the following information about the Working Spouse Rule, as it may affect your spouse's eligibility for benefits under the Ohio Carpenters Health and Welfare Fund.

What is the Working Spouse Rule?

The Working Spouse Rule took effect in January 2007 and is designed to help control health care costs. The rule encourages spouses who are employed outside the home to enroll in the benefit plans that are offered by their employers whenever possible. Here's how it works.

- Your spouse must enroll in his/her employer's health plan, if available. If your spouse is eligible for coverage under another employer's plan(s) as a full-time employee, and his/her employee contribution amount is less than \$100 per month, the spouse must enroll in his/her company's own plan.
- If your spouse does not meet the above rule(s), the Ohio Carpenters Health and Welfare Fund, will provide primary coverage as a covered dependent.
- If your spouse is eligible for and enrolled in the health plan offered by his/her own employer and also enrolled under our plan, Coordination of Benefit (COB) rules state that the spouse's employer's plan will be primary coverage, and the Ohio Carpenter's Health and Welfare Fund will be secondary coverage. This means that the Ohio Carpenters Health and Welfare Fund will pay for benefits provided under our health plan after the spouse's health plan pays. Payments from both plans combined will not exceed 100% of covered charges.

Sincerely,

Board of Trustees of the Ohio
Carpenters Health and Welfare Fund