



Health and Welfare Fund

6281 Youngstown-Warren Rd., Suite 240
Niles, Ohio 44446
330-652-3475 FAX 330-652-3513
Toll Free 1-800-362-9354
www.ohiocarpenters.com

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To All Eligible Active Participants:

The Board of Trustees of the Ohio Carpenters Health Fund wants you to know that the Fund's financial position continues to remain strong. With this in mind, the Trustees need your help to ensure the Fund's stability going forward.

Effective June 1, 2009, the required hourly contribution rate will increase to \$6.15.

In addition, the Board of Trustees realizes the importance of keeping members and their families healthy as a means to control health costs. They are pleased to announce that routine physical exams will now be offered to spouses effective, with a date of service, June 1, 2009. The Fund will pay 80% of a \$150 benefit for in-network providers and 60% of a \$150 benefit for out-of-network providers.

Managing health care costs is not easy, especially while trying to keep member contribution increases as limited as possible. The Trustees would like to assure you that every effort is being made to maintain the health of the Fund without compromising the quality of benefits.

Sincerely,

Board of Trustees of the Ohio
Carpenters Health Fund