



Health and Welfare Fund

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Dear Participant:

The financial position of the Ohio Carpenters Health and Welfare Fund continues to improve, however the threat of rising health care costs is a constant challenge.

We need your help to build our reserves and to ensure our Fund's stability for many years to come. That is why a contribution increase of \$.20 per hour has been approved by the Board of Trustees. Effective with June 1, 2007 work, the required hourly contribution rate will be \$5.85.

Managing health care costs is not easy, especially trying to keep member contribution increases as limited as possible. Please be assured that every effort is being made to maintain the health of the Fund without compromising the quality of your benefits.

Sincerely,

Board of Trustees of the
Ohio Carpenters Health
and Welfare Fund