

December 19, 2005

Dear Member:

Enclosed you will find two (2) new Health Fund identification cards which should be used for all services effective January 1, 2006. Please destroy your old medical identification cards at that time. Make sure that you **DO NOT** discard your prescription card, which is the card labeled "Rx Options"

For all services after January 1, 2006, you should present the enclosed identification card to your health care providers which identifies the network. Please note that this represents the only change to your identification card and all inquiries regarding claims and eligibility should continue to be made with the fund office at 1-800-435-2388.

You will note that, as a result of privacy regulations, the member's social security number is no longer listed on the identification card. An employee number has been assigned for each member.

As a reminder, the Trustees made a change to the Plan Design which will require separate deductibles and co-insurance for in-network and out-of-network benefits. The following table reflects how benefits will be processed for all services (both hospital and physicians) after January 1, 2006.

<b>New Plan Effective January 1, 2006</b>	
In Network	Out of Network
Deductible: Single                    \$300	\$300
Deductible: Family                    \$600	\$600
Coinsurance: 20% of \$4,000 per individual	30% of \$4,000 per individual

If you have any questions or need additional information, please feel free to contact the Fund Office.

Sincerely,

THE BOARD OF TRUSTEES