

◆◆ IMPORTANT NOTICE TO PARTICIPANTS ◆◆

December, 2005

To All Employees and Dependents:

This Notice is to inform you of the following changes recently adopted by the Board of Trustees:

- ◆ Revised Vision Care Benefits.
- ◆ Increased Dental Care Benefits.
- ◆ Increased Routine Physical Exam Benefits.
- ◆ Women's Health and Cancer Rights Act Annual Notification.
- ◆ Revised Definition of Dependent.

Revised Vision Care Benefits

Effective with vision claims incurred on or after January 1, 2006, eligible vision-related services and supplies will be covered at 90%, up to an aggregate maximum benefit payable of \$400 per person each two consecutive calendar years. The first two-year benefit period is 2006 and 2007. Lasik eye surgery will be added as an eligible vision expense.

Increased Dental Care Benefits

We are pleased to inform you that the calendar year maximum for Dental Care Benefits will increase from \$750 to \$1,200 per person effective with claims incurred on or after January 1, 2006. Benefits will be payable at 90% after satisfaction of the \$25 deductible (except orthodontic services which will continue to be payable at 100% subject to the orthodontic lifetime maximum).

Increased Routine Physical Exam Benefits

The maximum payable per person per calendar year under your Routine Physical Exam Benefits will increase from \$492 to \$503 effective January 1, 2006, to coincide with the January 1 increase to the Health Dynamics fee.

(over)

Women's Health and Cancer Rights Act Annual Notification

The Women's Health and Cancer Rights Act of 1998 requires that we notify you annually of the coverage required under this Act. This Notice fulfills that requirement.

The Act amended ERISA by requiring group health plans which provide medical and surgical benefits for a mastectomy to provide the following coverage if you elect breast reconstruction in connection with a mastectomy, in a manner determined in consultation with the attending physician and the patient:

- »» reconstruction of the breast on which the mastectomy has been performed;
- »» surgery and reconstruction of the contralateral breast to produce symmetrical appearance; and
- »» coverage for prostheses and physical complications of all stages of mastectomy, including lymphedemas.

Subject to any applicable deductible and copayment requirements, your Plan provides coverage for the preceding items. Such surgical benefits are payable on the same basis as any other surgical procedure covered by the Plan.

Revised Definition of Dependent

Effective January 1, 2006, the definition of "Dependent" on pages 79 and 80 of your Summary Plan Description will be clarified to align with administrative practice and current IRS rules. **To be covered under the Plan, your dependent child (as defined below) must receive more than one-half of their annual financial support from you. If you are divorced or legally separated, see provisions in paragraph 7.** As shown below, new language is highlighted and language being deleted is struck out.

Dependent means the eligible employee's spouse (except if legally separated) and unmarried child or children not employed by an Employer as defined in the Trust Agreement, ~~including lineal dependents such as a grandchild if the eligible employee submits IRS tax filings to prove financial responsibility for such lineal dependent.~~

When both husband and wife are employed by the same or another Employer and are eligible employees under this Plan, each will be covered under the Plan as an employee but also will be eligible for coverage as a dependent of their respective spouse. Children may be covered as dependents of both the husband and wife. Benefits are payable according to the coordination of benefits provision on page 68.

The terms "child" or "children" include the following:

1. Unmarried children under 19 years of age who receive more than one-half of their annual financial support from the eligible employee and have the same principal residence as the eligible employee for more than one-half the calendar year except for temporary absences.

2. Unmarried children under 23 years of age, as long as their primary activity is that of a full-time student enrolled in, and attending classes at, an accredited school. Coverage under the Plan will terminate at the end of the school semester during which such child turns age 23. Such child must receive more than one-half his annual financial support from the eligible employee and have the same principal residence as the eligible employee for more than one-half the calendar year except for temporary absences.

Further, children described in the preceding paragraph who do not have the same principal residence as the eligible employee for more than one-half the calendar year still may qualify as dependent children if they satisfy the IRS test of a "qualifying relative." A "qualifying relative" is a child of an eligible employee who does not meet the IRS test of a "qualifying child" with respect to any individual, and who receives more than one-half of his annual financial support from the eligible employee.

3. Unmarried stepchildren, grandchildren, legally adopted children, and foster children, provided such children ~~are primarily financially dependent upon the eligible employee.~~ meet the specified age requirements in the previous subsections 1. and 2., receive more than one-half their annual financial support from the eligible employee, and have the same principal residence as the eligible employee for more than one-half the calendar year except for temporary absences.
 - a. With respect to an adopted child, the child is a dependent under this definition effective on the date of placement with you.
 - b. With respect to stepchildren, the Plan's obligation to provide benefits will be secondary to any obligation of either or both of the natural parents created by court order or judgment of divorce or of legal separation. The stepparent promptly will provide a copy of any such court order or judgment and, in the event there is imposed such obligation on the natural parent or parents, the stepchildren first will seek payment or provision of benefits pursuant to said obligation of the natural parent(s). If collection under, or enforcement of, the natural parent's obligation is impossible or impracticable, this Plan will provide benefits the same as for legally adopted children according to the terms and conditions of the Plan Document. The Fund will be assigned the right to enforce such obligation so as to obtain reimbursement from the responsible natural parent or parents, or from their insurer, for benefits provided.
4. Unmarried children, regardless of age, who are incapable of self-sustaining employment by reason of mental retardation or physical handicap and such incapacity commenced prior to the limiting age stated in the Plan. ~~Such child must be chiefly dependent~~ and who receive more than one-half their annual financial support from ~~upon~~ the employee, ~~for support and maintenance.~~ and who have the same principal residence as the eligible employee for more than one-half the calendar year except for temporary absences. The Fund will continue the health coverage for such child so long as the employee's

coverage remains in force and such incapacity continues. Proof of such incapacity must be submitted to the Trustees within 31 days of the date such dependent child's coverage otherwise would terminate or, in the case of a newly eligible employee, within 31 days after the employee first becomes eligible under the Plan. Such 31-day period may be extended by the Trustees for good cause as determined by the Trustees.

Further, children described in the preceding paragraph who do not have the same principal residence as the eligible employee for more than half the calendar year still may qualify as dependent children if they satisfy the IRS test of a "qualifying relative." A "qualifying relative" is a child of an eligible employee who does not meet the IRS test of a "qualifying child" with respect to any individual, and who receives more than one-half of his annual financial support from the eligible employee.

5. An unmarried child, who is named in a Qualified Medical Child Support Order with which you and the Fund are obligated to comply.
6. A divorced or widowed child is not considered to be an unmarried child under these provisions.
7. Notwithstanding the foregoing, a natural child or adopted child of an eligible employee who is divorced, legally separated, or lives apart from the child's other parent at all times during the last six months of the calendar year can satisfy the preceding support and residency requirements if: a. the child receives over one-half of his or her annual financial support from the eligible employee or the other parent jointly or singly; and b. the child lives with the eligible employee and/or the other parent for more than one-half the calendar year except for temporary absences.
8. A child of an eligible employee will be a citizen or resident of the United States. This provision does not exclude an adopted child who does not meet the citizenship criteria if the child has the same principal residence as the eligible employee, is a member of the eligible employee's household, and the eligible employee is a citizen or national of the United States.

The Trustees will recognize their obligation to comply with Qualified Medical Child Support Orders under applicable federal regulations.

This definition is meant to be consistent with IRS rules.

Please keep this Notice in your Summary Plan Description (SPD) booklet for future reference. If you have any questions, feel free to call the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES