

IMPORTANT NOTICE TO RETIREES

May 2005

Dear Retiree:

As you know, we formally review Health Fund expenses annually to determine if adjustments to your self-payment rates are necessary to stay within the Fund's current subsidy levels.

Increased claim expenses necessitate increases in all Retiree Classes, ranging from 11-12%.

For those with 35,000 or more career hours, the rates effective August 1, 2005 are as follows:

Retiree Class	Self-Pay Rates			
	Current		Effective 8/1/2005	
	Quarterly	Monthly	Quarterly	Monthly
Class R	\$1,500.00	\$500.00	\$1,677.00	\$559.00
Class P	\$1,617.00	\$539.00	\$1,797.00	\$599.00
Class U	\$1,089.00	\$363.00	\$1,218.00	\$406.00
Class S	\$1,200.00	\$400.00	\$1,332.00	\$444.00
Class V	\$ 681.00	\$227.00	\$ 762.00	\$254.00
Class T	\$ 780.00	\$260.00	\$ 867.00	\$289.00

If you do not have 35,000 or more career hours, your rate is somewhat higher depending on your subsidy level. Please refer to the table on the back of this letter, which shows the self-payment for each Class at each of the subsidy levels.

Your new rate will be reflected on your August 1, 2005 self-payment notice, which is payable on or before July 25, 2005. If your self-payment is deducted from your Pension check, the new rate will be reflected on your August 1, 2005 Pension check.

If you have any questions, please call the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES

WISCONSIN CARPENTERS' HEALTH FUND
Retiree Self-Payment Rates Effective 8/1/2005

CLASS OF COVERAGE	CAREER HOURS WORKED							
		35,000 or more	30,000 to 34,999	25,000 to 29,999	20,000 to 24,999	15,000 to 19,999	10,000.00 to 14,999	Less than 10,000
		SELF-PAYMENT AMOUNT						
Class R	Quarterly	\$1,677	\$1,797	\$1,914	\$2,034	\$2,154	\$2,274	\$2,394
	Monthly	\$559	\$599	\$638	\$678	\$718	\$758	\$798
Class P	Quarterly	\$1,797	\$1,926	\$2,055	\$2,184	\$2,310	\$2,439	\$2,568
	Monthly	\$599	\$642	\$685	\$728	\$770	\$813	\$856
Class U	Quarterly	\$1,218	\$1,311	\$1,404	\$1,494	\$1,587	\$1,677	\$1,833
	Monthly	\$406	\$437	\$468	\$498	\$529	\$559	\$611
Class S	Quarterly	\$1,332	\$1,434	\$1,533	\$1,635	\$1,734	\$1,833	\$2,007
	Monthly	\$444	\$478	\$511	\$545	\$578	\$611	\$669
Class V	Quarterly	\$762	\$828	\$891	\$954	\$1,017	\$1,080	\$1,272
	Monthly	\$254	\$276	\$297	\$318	\$339	\$360	\$424
Class T	Quarterly	\$867	\$939	\$1,011	\$1,086	\$1,158	\$1,230	\$1,446
	Monthly	\$289	\$313	\$337	\$362	\$386	\$410	\$482
Class R	Neither Retiree or Spouse is on Medicare Medical Benefits Only							
Class P	Neither Retiree or Spouse is on Medicare Medical, Dental and Vision Benefits							
Class U	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only							
Class S	Either Retiree or Spouse is on Medicare, the other is not Medical, Dental and Vision Benefits							
Class V	Both Retiree and Spouse are on Medicare Medical Benefits Only							
Class T	Both Retiree and Spouse are on Medicare Medical, Dental and Vision Benefits							