

## ★★IMPORTANT NOTICE TO PARTICIPANTS ★★

May, 2007

To All Employees and Dependents:

We are very pleased to inform you of the following benefit improvements:

- ◆ Increase to the annual maximum for well child care for dependent children age two and over;
- ◆ Increase to the lifetime maximum amount for orthodontic benefits;
- ◆ New benefit for acupuncture for certain conditions and subject to the chiropractic annual maximum;
- ◆ New reduced benefit and self-payment option if you are totally unemployed; and
- ◆ New policy for crediting self-payments made by Class C employees.

### **Well Child Care Benefit Increase**

The maximum payable per person per calendar year for well child care for dependent children age two and over will increase from \$100 to \$200 effective with claims incurred on or after June 1, 2007.

### **Increase to Lifetime Maximum Orthodontic Benefits**

Effective June 1, 2007, the lifetime maximum amount payable for orthodontic treatment will increase from \$1,500 to \$2,000. The increase will apply to eligible persons who are in active orthodontic treatment as of that date as well as those that begin treatment after such date.

### **Benefits for Acupuncture**

Effective with claims incurred on or after June 1, 2007, acupuncture will be a covered service subject to the following specifications. The service must be provided by a person licensed to perform acupuncture and is subject to the \$1,000 annual maximum for chiropractic care (this is a combined maximum for all chiropractic and acupuncture services).

Payment of benefits also is subject to medical guidelines which specify certain conditions and diagnoses for which acupuncture is recognized to be effective, including but not limited to: postoperative or chemotherapy-related nausea or vomiting; nausea

*(over)*

associated with pregnancy; fetal breech position; temporomandibular joint disorders (TMJ); and chronic pain for certain conditions such as migraine headaches, osteoarthritis of the knee or hip, and chronic low back pain. We suggest that you call the Fund Office prior to obtaining acupuncture services to confirm that your diagnosis or condition is one that will be eligible for benefits.

### **New Reduced Benefit and Self-Payment Option – Class C Bargaining Unit Employees Only**

We have heard from a number of you regarding the difficulty in making the required self-payment amount to continue your coverage when you are unemployed. Beginning with the August 1, 2007 Coverage Quarter, there will be a new reduced benefit and self-payment option available. To qualify for the reduced option in a Coverage Quarter, you must be completely unemployed in the Work Quarter preceding the Coverage Quarter and be credited with 1,170 hours or less in the four Work Quarters preceding the Coverage Quarter. You also must be available for work in the Fund's jurisdiction. Eligibility may be continued under this option for up to six consecutive Coverage Quarters. You may continue coverage under this option provided you work 50 hours or less at Covered Employment during a Work Quarter. If you work 51 or more hours at Covered Employment during a Work Quarter, this option no longer is available and should you choose to continue coverage, you must continue full Class C benefits at the applicable self-payment amount.

Benefits under the reduced option include Comprehensive Major Medical Benefits only. **There are no Death Benefits, Accident and Sickness Weekly Benefits, Dental Care Benefits, or Vision Care Benefits under the reduced option.** Your out-of-pocket expenses under the reduced option are increased as follows:

Deductible amount per calendar year: \$1,000 per individual; \$3,000 per family

Copayment after satisfaction of the deductible: 75% of preferred provider (PPO) charges and 70% of reasonable charges incurred at a non-PPO provider (copayment is reduced by 5% when services that are required to be precertified, are not precertified)

Out-of-pocket maximum per calendar year: \$5,000 per individual; \$15,000 per family, including deductible

The monthly self-payment amount for the reduced option is \$584.00. This amount will be reviewed at least annually and is subject to change.

## **Crediting of Self-Payment Amounts – Class C Bargaining Unit Employees Only**

Currently, self-payments you make to continue your eligibility are not credited as work hours for the purposes of future eligibility. Beginning with the Coverage Quarter of August 1, 2007, when you make a self-payment under Self-Payment Option 1, the number of hours on which the self-payment is based will be credited as work hours solely for the purpose of determining your future eligibility.

The self-payments of employees continuing coverage under the reduced option described in the previous section will not be credited as work hours and will not be considered in determining future eligibility.

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

Enclosure

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