

**VERY IMPORTANT PLAN INFORMATION**  
**PLEASE READ CAREFULLY**

July 11, 2006

As you know, the cost of medical care has increased substantially over the past few years. These types of increases can place a tremendous strain on the Fund's assets and reserves. The Trustees' goal is to continue to provide comprehensive health care coverage for participants while ensuring the strength of the Fund. As a result, the Trustees have found it necessary to make changes to your prescription drug coverage **effective August 1, 2006**.

**NEW CO-PAYS FOR PRESCRIPTION DRUGS**

The current Plan will be changing to a new three tier plan for generic, preferred brand, and non-preferred brand prescription drugs as shown in the following table:

	<b>Retail</b>	<b>Mail Order (3-month supply)</b>
Generic	\$8.00	\$16.00
Preferred Brand	20% of cost with \$15.00 minimum	20% of cost with \$30.00 minimum
Non-Preferred Brand	30% of cost with \$30.00 minimum	30% of cost with \$60.00 minimum

Since a generic drug substitute is the same chemically and usually costs less than the brand name drug, if you choose a brand name (preferred or non-preferred) when a generic is available, you will pay the greater of 20% or \$15 for preferred brands at retail (and the greater of 20% or \$30 for mail order prescriptions), and the greater of 30% or \$30 for non-preferred brands at retail (and 30% or \$60 for mail order prescriptions).

One way to control the rising costs of prescription drugs is to ask your doctor to prescribe generics and affordable brand-name drugs. Only you and your doctor can make decisions about your healthcare. Be sure to ask your doctor which generics or brand-name drugs might be right for you. Whenever possible your doctor can prescribe another drug for you, and you'll get the medicine you need at the lowest possible cost.

### **MANDATORY MAIL ORDER PROGRAM**

The current Plan will be changing to require the use of the mail order program for maintenance medications and prescription drugs for ongoing conditions such as diabetes or high blood pressure. Under the program, you can get up to a 1-month supply of a maintenance medication two times from a local pharmacy. After that, the Plan will cover the medication only if you order it from the Express Scripts Pharmacy.

By using the Express Scripts Pharmacy, you'll save money on your copayments for maintenance medications. Plus, you'll receive

- Free home delivery of your medication
- Up to a 3-month supply of medication with each order
- 24-hour access to a pharmacist

If you or someone under your coverage takes a maintenance medication, visit your prescription plan website, [www.Express-scripts.com](http://www.Express-scripts.com) or call Compensation Programs of Ohio (1-800-435-2388) to obtain a mail order form.

### **STEP THERAPY PROGRAM**

Step Therapy is a program especially for people who take prescription drugs regularly for an ongoing condition like arthritis, asthma or high blood pressure. The program is a new approach to getting you the prescription drugs you need, with safety, cost and -- most importantly -- your good health in mind. It allows you and your family to receive the treatment you need while making prescription drugs more affordable for you.

The program moves you along a well-planned path or series of steps. Your doctor is consulted, approving and writing your prescriptions based on the Step Therapy drugs covered by our Plan. Your path starts with "first step" drugs -- usually generic drugs proven to be safe and effective. You pay the lowest copayment for these drugs.

More expensive brand-name drugs -- "second-step" drugs -- could be covered if you've tried and can't take first-step drugs.

### **INJECTABLES AND OTHER SPECIALTY MEDICATIONS**

Specialty medications are high cost oral or injectable medications used to treat complex conditions such as Hepatitis C and Multiple Sclerosis. Unlike traditional medications, special medications typically cost \$1,400 or more per month. The Plan will require that you purchase specialty medications through CuraScript. CuraScript, a leading provider of specialty medications, provides the most comprehensive and convenient specialty pharmacy services available -- at no additional cost to you. CuraScript and its CareLogic Programs specialize in oral and injectable specialty medications. CuraScript offers many products and services that you don't get from other pharmacies. Most importantly, CuraScript :

- assigns you a Patient Care Coordinator who serves as your personal advocate and your point of contact.

- has a complete specialty pharmacy inventory with many specialty medications that aren't readily available at a local pharmacy.
- delivers your specialty medications directly to you or your doctor
- provides you with the necessary supplies you need to administer your medications -- at no additional cost.

As of August 1, 2006, you will be allowed to get one fill of a specialty medication at the retail pharmacy. However, after that first fill, you will have to use CuraScript to have your specialty medications filled.

**PRIOR AUTHORIZATION**

The Plan will no longer require prior authorization for Accutane and Differin. These medications are used for the treatment of acne.

If you have any questions or need additional information on these benefit changes, please contact the Fund office.

Sincerely,

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