Dear Prescription Program Participant:

Effective January 1, 2004, the Board of Trustees has chosen Rx Options, Inc. to administer the prescription drug benefit program.

Enclosed is your new Prescription Drug identification card. Please check the card(s) to make certain that the information is accurate and up-to-date. If you find any errors, please contact the Fund Office at 1-800-435-2388. You should discard your old prescription card after January 1, 2004. Do not discard your medical identification card which is the pink and white card.

In order to obtain prescription benefits, please present your new ID card to any participating pharmacy. A listing of the major participating pharmacies in our area is printed on the reverse side of this letter. If your pharmacy is not listed, contact the Help Desk at 1-800-361-4542 to determine if they participate.

As you are well aware, the cost of providing prescription coverage continues to increase significantly year after year. The increases in cost are due, in part, to a higher utilization of prescription drugs and new and innovative prescription drug therapies available on the market. As a result, the Trustees, in addition to changing the provider, are implementing the following co-payments effective January 1, 2004:

	Retail Program	Mail Order Program
Generic	\$10 (previously \$4)	\$10 (previously \$4)
Brand	25% (no change)	25% (no change)
Brand Name with generic equivalent	35% (no change)	35% (no change)

All participants who use maintenance medication are encouraged to use the mail order program. The savings will benefit both you and the Fund. Your co-payment for a 90-day supply is the same as a retail prescription. Enclosed is a brochure from drugstore.com, the mail service pharmacy, fully describing the program. Also enclosed is a coupon entitling a participant or a dependent on maintenance medication to \$10 off one mail order prescription.

If you have any questions regarding these changes, please feel free to contact Rx Options or the Fund Office.

Sincerely,

BOARD OF TRUSTEES