

Ohio Conference of Plasterers and Cement Masons Health and Welfare Fund

33 Fitch Boulevard • Austintown, Ohio 44515
Telephone (330) 270-0453 • Toll Free 1-800-435-2388

August 30, 2007



Dear Plan Participant:

The Board of Trustees continuously review benefits provided by the Fund to ensure the health of the Fund is maintained while offering cost effective benefits for the entire membership. After a recent evaluation, the Board has determined that the following changes must be made to the Medical and Prescription Benefits to help control costs and preserve the financial strength of the Fund.

MEDICAL BENEFITS

I. Implementation of Out-of-Network Benefits for all Medical Services

Effective January 1, 2008 the following changes will be made to the medical schedule of benefits. Please note this change will *affect all out-of-network services*:

	Current Plan	Effective 1/1/08	
		In-Network	Out-of-Network
Deductible	\$250 single \$500 family	\$250 single \$500 family	\$500 single \$1,000 family
Coinsurance	20%	20%	40%
Out of Pocket Max	\$1,500 single \$3,000 family	\$1,500 single \$3,000 family	\$3,000 single \$6,000 family

Use of in-network providers for your health care services generally result in the greatest savings for you and the Fund. For this reason, we urge you to seek care from providers within the medical network whenever possible. Please note that true emergency services will be treated as in-network regardless of the provider's network status.

As you are aware, the Fund currently uses the SuperMed Classic Preferred Provider Organization (PPO) for Ohio, the 4-Most PPO for West Virginia, and Multiplan PPO for all other states. Effective for medical services incurred on and after January 1, 2008, the Plan will require separate deductibles and co-insurance for all medical providers (hospitals and doctors) based upon whether the provider participates in the Medical Mutual of Ohio SuperMed Plus PPO for Ohio, 4-Most PPO for West Virginia, and MultiPlan PPO for all other states. Please see the section below for participants residing in Northwest Ohio. We encourage you to access the Medical Mutual website at

www.supermednetwork.com. Once you reach the website, click on "Find a Provider" and choose a "Network" (Supermed Plus, 4-Most, or MultiPlan) to search by physician or hospital. If you are not able to determine if a physician or hospital participates, contact Medical Mutual at 1-800-601-9208.

A new healthcare card with the Medical Mutual Supermed Plus logo will be mailed to you by the end of this year.

II. Medical Network Change for Northwest Ohio Members Only

The Fund is pleased to announce that effective for medical services incurred on and after January 1, 2008 the FrontPath Health Coalition will become the new provider network for residents in Northwest Ohio.

FrontPath offers all Toledo area hospitals, 37 regional hospitals, 5 specialty care hospitals and over 5,000 providers in the network.

We encourage you to access the FrontPath website at www.frontpathcoalition.com to confirm your physician participation in this network. Once you reach the website, click on provider directory to search by: physician's last name, group/hospital name or specialty. If you are not able to locate your physician, please request that FrontPath contact the physician by completing a physician solicitation request or feel free to contact FrontPath at 419-891-5206, ext. 100 or 888-232-5800.

A new healthcare card with the FrontPath logo will be mailed to you by the end of this year.

PRESCRIPTION BENEFITS

I. Prescription Drug Exclusive Home Delivery Program

Home Delivery is a convenient way to order *maintenance* medications, and have them delivered to your home. Home Delivery offers you the opportunity to submit your maintenance prescriptions by mail, or have your doctor fax in your prescriptions. The prescription is then processed and delivered directly to you.

Effective October 1, 2007 Ohio Conference of Plasterers and Cement Masons members will be able to receive one 30 day prescription and two 30 day refills through a local retail pharmacy. Subsequent refills for maintenance medications must be ordered through the Express Scripts Mail Order Pharmacy to be covered under the plan.

You will also be receiving notification of this change directly from Express Scripts.