

Changes to Chiropractic Care Benefits

The Plan pays for services performed by licensed chiropractors under the chiropractic benefit. Effective January 1, 2011, the Plan design is tailored as follows:

- Member (carpenter) - \$3,000 annual maximum
- Spouse – \$1,000 annual maximum
- Dependent child – no coverage

All deductible and coinsurance rules apply.

Emergency Room Co-Payment

Consider seeking treatment directly in a physician's office or urgent care center for non-emergency care. If you seek treatment at a hospital emergency room and you are not admitted to the hospital, you will be required to pay a \$300 co-payment per incident for any such treatment on or after January 1, 2011. Deductible and coinsurance rules also apply. ER copayment amounts are **not** included in the annual out of pocket maximums.

Prescription Drug Benefits

The economic recession coupled with rising costs is negatively impacting the Plan's assets. As a result, the Trustees have adopted some new programs to help mitigate future increases and further encourage the use of generic medications.

Prescription Drug Benefits – Specialty Drug Clinical Management Programs

Specialty drugs are medications used to treat complex conditions, such as cancer, hemophilia, immune deficiency, and rheumatoid arthritis, and they require an enhanced level of service. The Plan will implement Medco's Specialty Drug Clinical Management programs on January 1, 2011. **The programs will be put in place going forward for new patients and new specialty medication prescriptions.** This change does not affect anyone currently on these medications.

Accredo (Medco's Specialty Pharmacy) has a targeted therapy management program which assists the Plan in reducing the cost of care, while helping you enjoy an enhanced quality of life. Accredo provides a focused level of care for you through their dedicated Therapeutic Resource Center. Specialty-trained pharmacists and registered nurses who are experienced in managing chronic condition therapies work closely with you and your physicians to promote positive clinical outcomes. In addition, patient care teams can provide you with drug administration training, patient counseling, side effect mentoring, adherence monitoring, and coordination of delivery with the patient, physician, or infusion center.

Prescription Drug Benefits – Preferred Drug Programs

Please review the following information carefully. If you are currently taking one of these medications, you will receive additional information directly from Medco Health Solutions.

Proton Pump Inhibitors are medications used to treat certain stomach conditions. Effective January 1, 2011, the Plan will only cover *Nexium* and omeprazole. These medications have been proven safe for treating certain stomach conditions. Omeprazole is a generic medication and the most cost effective for you and the Plan. The Plan will no longer cover *Aciphex®*, *Kapidex®*, pantoprazole, *Prevacid®*, *Prilosec®* *Packets*, *Protonix®*, and *Zegerid®*. Talk to your doctor about prescribing *Nexium* or omeprazole.

Sleep Aids, sometimes called hypnotics, are medications used to help individuals fall asleep and/or stay asleep for longer periods of time. The Plan will continue to cover generic sleep aids on or after January 1, 2011. The Plan will cover generics like zolpidem (the generic for

Ambien)—as well as temazepam. The Plan will no longer cover Ambien CR™, Edluar®, Lunesta®, and Rozerem®.

Anti-depressants: After January 1, 2011, if your doctor prescribes a new anti-depressant medication, one you've not taken before, the Plan will require that you try the generic equivalent drug first. Remember to speak to your healthcare professional about generic medications.

If you have any questions about this notice, please contact the Fund Office Monday through Friday, between the hours of 8:00 a.m. and 4:30 p.m. To speak to one of our Participant Service Representatives, please call (312) 787-9455, Menu Option 3.

Sincerely,

The Board of Trustees

SUMMARY OF MATERIAL MODIFICATIONS

October 2010

EIN: 36-2229735 Plan No. 501

This announcement contains highlights of certain features of the Chicago Regional Council of Carpenters Welfare Fund, Low Cost Plan of benefits. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the language contained in this announcement and the documents that establish the Plan, the document language will govern and control. The Trustees reserve the right to amend, modify or terminate the Plan at anytime. Receipt of this announcement does not guarantee eligibility.