



June 2008

## IMPORTANT ANNOUNCEMENT REGARDING CHANGES TO YOUR PLAN OF BENEFITS

Please read the following information carefully. If you are married or have other dependents covered under the Retiree Plan ("Plan") of benefits for the Chicago Regional Council of Carpenters Welfare Fund ("Fund") please share this information with them. You should file this document with your Summary Plan Description (your benefit booklet) for future reference.

For those covered under the Retiree Major Medical benefit (BCBS Group 50445), the following benefit improvement to your Plan is effective for eligible claims incurred on or after July 1, 2008:

### Preventative Colorectal Screening Benefit

The Plan will provide 100% coverage, once every five years, for preventative colorectal screening (flexible sigmoidoscopy or colonoscopy as recommended by your physician) for eligible participants and eligible spouses over the age of 50 when services are performed BCBS PPO in-network providers.

Non-preventative procedures (i.e. family history, diagnosis) shall be paid under the hospital and major medical benefits subject to all PPO and non-PPO deductibles and coinsurance.

Payment for preventative screenings performed by out of network providers is subject to the Plan's non-PPO deductible and coinsurance rules.

Please contact the Fund Office at (312) 787-9455, Option 4, if you have questions about this announcement.

Sincerely,

The Board of Trustees

#### SUMMARY OF MATERIAL MODIFICATIONS

June 2008

EIN: 36-2229735 Plan No. 501

*This announcement contains highlights of certain features of the Chicago Regional Council of Carpenters Welfare Fund Retiree 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.*