

North Central States Regional Council of Carpenters' Health Fund

★★IMPORTANT NOTICE TO PARTICIPANTS★★

May 2008

To All Employees and Dependents:

We want to inform you of the following changes to your Plan:

- ◆ Change in requirements for making monthly self-payments;
- ◆ Increase in lifetime maximum for treatment of temporomandibular joint disease (TMJ); and
- ◆ Elimination of TRICARE Standard-Supplement Benefits.

Change in Requirements for Making Monthly Self-Payments (Classes C and O)

You are allowed to make monthly self-payments versus quarterly self-payments if the required quarterly self-payment is greater than the current contribution rate times 100 hours. This requirement will change effective May 1, 2008, to state that you will be allowed to make monthly self-payments if the required quarterly self-payment is \$500 or more.

Increase in Lifetime Maximum for Treatment of Temporomandibular Joint Disease (TMJ)

Currently diagnostic tests, therapy, and treatment related to temporomandibular joint disease (TMJ) are covered under Comprehensive Major Medical Benefits provisions up to a lifetime maximum per person of \$500. This maximum does not include surgery for TMJ which is covered the same as any other surgical procedure.

Effective January 1, 2008, the maximum for TMJ treatment was increased to \$1,000 per person per calendar year.

Elimination of TRICARE Standard-Supplement Benefits

Effective January 1, 2008, the TRICARE Standard-Supplement Benefits as described on page 67 of your Summary Plan Description (SPD) booklet have been removed. It no longer is legal to offer such supplementary benefits to dependents of employees in the military, so they have been eliminated from the Plan. Please note that all other continuation rights for dependents of employees in active military service remain the same.

Please keep this Notice in your Summary Plan Description (SPD) booklet for future reference. If you have any questions, feel free to call the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES