

ARIZONA SHEET METAL TRUST FUNDS

HEALTH AND WELFARE

ADMINISTRATIVE OFFICE

PENSION

2400 W. Dunlap Ave., Suite 250
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May 1, 2008

To: All Plan Participants

PARTICIPANT NOTICE

ENHANCED LIFETIME MAXIMUM EFFECTIVE MAY 1, 2008

This Participant notice will advise you of certain material modifications that will be made to the Arizona Sheet Metal Trade Trust Fund Plan. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

Effective May 1, 2008, the Trustees have elected to increase the lifetime maximum from \$500,000 to \$1,000,000. The lifetime maximum will apply for claims incurred after May 1, 2008.

PPO Network Providers

- As a reminder, this Plan contracts with a network of Preferred Providers (**Blue Cross Blue Shield of Arizona PPO Network**). This preferred network is also called a Preferred Provider Organization (PPO). The PPO network contains hospitals, physicians, laboratories and other health care providers who are located within a Service Area and who have agreed to provide health care services and supplies for favorable negotiated discount fees for our Plan Participants.
- **Advantage Of Using The PPO In-Network Services:**
 - Because the PPO providers have agreements with the Plan's Preferred Provider Organization (PPO) they will accept the discounted payment from the PPO network as payment in full plus any copay or coinsurance you are responsible to pay. Your copay and/or coinsurance payment will be less because of the discount the PPO provider has agreed to accept. Further, the PPO provider will generally send their bills directly to the PPO plan and not to you.
 - Providers who are NOT under contract to the PPO network will not offer the Plan a discount and may bill you for any difference between the amount they are paid by the Plan and the amount of their actual bill.
- **Because providers are added to and dropped from the PPO network periodically throughout the year it is best if you ask your health care provider if they are still participating with the PPO, or contact the PPO network each time BEFORE you seek services.**
- **To find a PPO Network Provider** simply go online to the Southwest Service Administrators, Inc. website, www.southwestservicetpa.com, access Arizona Sheet Metal and click on the Blue Cross Blue Shield link, or call 602-864-4844 or 800-650-5656.

Medical Management and Case Management Services

- Most people do not know whether the medical advice they receive represents the only, or even the best alternative treatment plan for their situation. To help you, as a health care consumer, the Fund is pleased to offer a comprehensive *Medical Review Program*. There is a team of Registered Nurses available to you 24/7, through the Fund Office. The Trustees understand that the relationship between you and your doctor is crucial to improving medical outcomes; therefore, the program is voluntary. It is, however, designed to compliment the treatment recommendations of your doctor.
- The Board of Trustees recognizes that working through the complexities of health care and coverage issues can be difficult. This becomes even more difficult when a participant is faced with unexpected medical complications. To assist you during these times, the Fund has recognized the importance of providing you with access to a Registered Nurse that specializes in *Case Management Services* 24/7.

Case Management specializes in the coordination of care for those that require individualized care that involves multiple providers. It is the belief of the Trustees that by utilizing *Case Management* service, it will likely “improve your rehabilitation, quality of life, coordination of palliative care, client satisfaction, compliance with medical care, and the reduction of healthcare costs to you and to the Fund”.

Life Insurance Waiver of Disability Provision

- Effective May 1, 2008, the Trust will no longer be purchasing life insurance from Union Labor Life Insurance Company and will instead manage the death benefit through self-funding. The Administrative Office will coordinate all death claims. Additionally, the provision on “extension of life insurance while totally disabled” will no longer be administered effective May 1, 2008.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions.

If you would like to view or receive a copy of the actual amendments or have any questions, please contact the Administrative Office at 602-249-3582.

Sincerely,

Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Administrative Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.