

# SMWIA Local 49 Family Health Plan

Administrative Office  
4775 Indian School Road, NE • Suite 105 • Albuquerque, New Mexico 87110  
Phone 505-265-8422 • Toll Free 1-800-432-6636

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## **SMWIA Local 49 Family Health Plan & DCP News Memo**

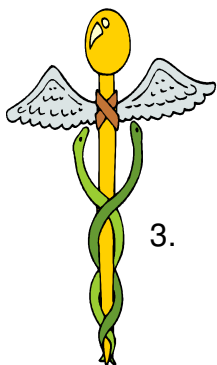


We are pleased to advise that the 401(k) Administration Expense Savings Account has earned enough interest over the past several years to allow the Fund to subsidize your June 2006 MFS quarterly fee. The June 1st fee of \$7.50 will not be taken from your MFS account.

The Family Health Plan trustees have been asked by members to consider the following plan improvements:



1. Dental Benefit Maximum - The Fund's consultant has advised the Board that it can raise the individual annual maximum of \$1000 to \$1500 without major financial impact to the Fund. The annual maximum is \$1500 effective January 1, 2006. If you or one of your covered family members have reached the annual maximum of \$1000 and have incurred additional claims during 2006, they will be reconsidered for additional payment by the Fund office.



2. Wellness Benefits –The \$300 annual Wellness Benefit has been found to be generous in comparison to other similar trust fund plans. However, in response to concerns that the benefit allowance does not always cover mammograms and pap smears when other wellness services have been obtained, the Board has instructed the plan advisors to investigate possible increases to this benefit. The results will be made known to you in the near future.
3. Lasik Surgery Expenses – The consultants have advised the Board that the cost of this benefit would return the Fund to a very unhealthy financial condition, which would not be in the best interest of the entire membership. No benefits are planned for this expense.
4. New ID Cards – A new and improved Medical ID Card is being developed and will soon be mailed to all plan participants.

The trustees are pleased to be able to make these improvements on your behalf. Please feel free to call the Fund office if you have any questions.

Sincerely,  
Board of Trustees