



## The National Asbestos Workers Medical Fund

December, 2007

### SUMMARY OF MATERIAL MODIFICATION # 5

Dear Participants:

The Board of Trustees is pleased to announce the following improvements in your Plan of Benefits. This Summary of Material Modification is a supplement to your Summary Plan Description and describes the changes adopted by the Board of Trustees. These changes are effective as indicated below.

#### **I. WELL VISITS**

Effective January 1, 2008, "office well visits" will be a covered expense. Therefore, item 5 on page 66 of the Summary Plan Description will be eliminated.

#### **II. VISION BENEFITS INCREASED**

Effective January 1, 2008, Vision Benefits, for participants of Locals that pay the additional premium, will increase to provide a maximum of \$200 per Employee and covered Dependent per calendar year. Therefore, the text on page 78 of the Summary Plan Description will be amended to read:

"Vision benefits covered include professional fees, materials, lenses and frames. The maximum allowance for all benefits is \$200 per Employee and covered Dependent per calendar year. Professional fees, materials and lenses are available once each calendar year, if necessary. Frames and contact lenses are available every other calendar year."

#### **III. ACCIDENT AND SICKNESS FOR ELIGIBLE ACTIVE EMPLOYEES**

Effective January 1, 2008, Accident and Sickness benefits are increased to \$200 per week for twenty six (26) weeks for periods on and after January 1, 2008. Therefore the chart on page 49 of the Summary Plan Description is amended to provide for a benefit of \$200 per week for twenty six (26) weeks.

#### **IV. ANNUAL PHYSICAL ALLOWANCE FOR ELIGIBLE ACTIVE EMPLOYEES**

The Annual Physical Allowance for active eligible employees has been increased to \$600 per year effective for claims incurred on and after January 1, 2008. Therefore, the chart on page 49 of the Summary Plan Description is amended to provide Annual Physical benefits up to \$600.

#### **V. OPTION 2**

Effective December 31, 2007, Option 2 will be eliminated.

#### **VI. ALCOHOL AND CHEMICAL DEPENDENCY**

Effective March 1, 2008, the Fund will engage ComPsych to provide an employee assistance program to all eligible participants. Additional information will be provided prior to March 1, 2008.

Also, effective March 1, 2008, the Alcohol and Chemical Dependency claims will be paid as follows:

If the services are provided by a ComPsych provider, in-patient and outpatient treatment for alcoholism and chemical dependency will be paid at 80% of the Usual, Customary and Reasonable fees. If the services are not provided by a ComPsych provider, in-patient and outpatient treatment for alcoholism and chemical dependency will be paid at 25% of the Usual, Customary and Reasonable fees. There remains a maximum of \$7,500 per treatment (and only one (1) treatment in a three-year period) with a limit of two (2) treatments per lifetime. Any amounts paid for alcohol or chemical dependency will apply to your lifetime maximum.

**VII. TRUSTEE CHANGES**

The following are Trustee changes that have occurred since the issuance of SMM # 4:

| <u>Union Trustee</u>  | <u>Local</u> | <u>Employer Trustee</u>   |
|---|--------------|---|
| Dorsey Hager<br>Asbestos Workers Local 50<br>947 Goodale Boulevard, Suite 244<br>Columbus, OH 43212 | 50           | Gregory Pedersen<br>Pedersen Insulation Company<br>P.O. Box 30744<br>Columbus, OH 43230     |
| Danny Kehl<br>Asbestos Workers Local 51<br>1734 Mellwood Avenue<br>Louisville, KY 40206             | 51           |   |
| Curt Wisely<br>Asbestos Workers Local 81<br>5000 J Street, S.W. Room 201<br>Cedar Rapids, IA 52404  | 81           |   |
|   | 92           | Aubree Morris<br>Morris Insulation<br>1465 Broad Street<br>Augusta, GA 30903                |
|   | 96           | Kermit Patrick<br>Pat's Insulation<br>P.O. Box 18236<br>Garden City, GA 31418               |
|   | 114          | Gayla Pridmore<br>Pridmore Insulation Co., Inc.<br>210 E Lincoln Road<br>Columbus, MS 39705 |

**We suggest that you keep this Summary of Material Modifications with your Summary Plan Description. If you should have any questions about the coverage provided under the Medical Fund, the Summary Plan Description or these changes, please contact the Administrative Manager.**

Very truly yours,

The Board of Trustees