

**ASBESTOS WORKERS LOCAL 42 WELFARE FUND**  
**7130 Columbia Gateway Drive, Suite A**  
**Columbia, MD 21046**  
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**(888) 490-8800**

**March 2008**

**SUMMARY OF MATERIAL MODIFICATIONS #3**

To all participants:

Your Summary Plan Description was revised effective October 1, 2006. From time to time, the Trustees update the information contained in the Summary Plan Description. These updates are provided to you through a summary of material modifications.

The purpose of this notice is to provide you with updated information concerning two new benefits available to eligible participants and their dependents. We will also review the services provided by OneNet PPO.

**I. LIFE LINE SCREENING BENEFIT**

Life Line Screening is the nation's leading provider of mobile health risk screenings. Effective immediately, the Plan will provide coverage to participants and their dependents who are age 35 and over for the following screenings performed by Life Line Screenings:

- Carotid artery/stroke screening
- Abdominal aortic aneurysm screening
- Peripheral arterial disease (PAD) screening
- Osteoporosis screening

You must pay for the screenings (currently \$129 for the four screenings above) and then submit a receipt for reimbursement.

These screenings will take place at various locations in the community. To determine where the next screening is taking place, contact Life Line Screening at 1-800-324-1851. You must make an appointment.

Currently screenings are scheduled at the following locations on the dates listed:

April 4, 2008

Ramada  
260 Chapman Road  
Newark, DE

May 5, 2008

Victory Christian Fellowship  
100 Wilton Blvd.  
New Castle, DE

**II. TAMIFLU/RELENZA NOW COVERED BY CAREMARK**

Effective April 1, 2008, the Fund will provide coverage for Tamiflu and Relenza through your prescription benefits provided through Caremark. Tamiflu and Relenza are prescribed to

minimize the effects of the flu. You will be allowed one course of treatment every 180 days, if needed. If you receive a prescription for either of these drugs, take it to your pharmacy to be filled.

**III. TIMING OF VACATION PAYOUTS**

The following amends paragraph 3 on page 57 of your Summary Plan Description.

“The vacation year commences on the Monday before the last Wednesday in April and ends on the Sunday before the last Wednesday in April. Vacation benefits for all contributions received by May 31 are distributed in the third week of June. In the event that contributions are not received by the cutoff date, the Fund will recheck the receipt of contributions at 30 and sixty day intervals and if received, issue payment of any additional vacation benefits. An employee may also elect to obtain a distribution of his accrued benefit in the third week in December (for contributions received through October 31) provided that a request is submitted by November 1. Such request should be made to Carday Associates in writing, on or before November 1.”

**IV. ONE NET PPO**

OneNet PPO has provided the network of physicians, health care practitioners, health care facilities, and hospitals for the Asbestos Workers Local 42 Welfare Fund for 13 years. In that time, OneNet has helped the Fund and our members achieve significant savings on health care costs.

Remember, there are a number of benefits that you and the Fund receive by using physicians that participate in the OneNet network for your health care services:

1. Lower overall costs for health care services; OneNet’s average savings on physician-billed charges was 43% in 2007
2. No charges at the time of service for covered benefits
3. No claim forms to submit
4. Access to providers who have undergone a rigid credentialing process to certify that quality standards are met
5. Access to over 86,000 participating physician and health care practitioner offices, and more than 2,500 facilities, including laboratories, surgery centers, and radiology centers
6. Access to over 350 hospitals, including 6 in Delaware: Alfred I. duPont Hospital for Children (Wilmington); Beebe Medical Center (Lewes); Kent General Hospital- Bayhealth (Dover); Milford Memorial Hospital- Bayhealth (Milford); Nanticoke Memorial Hospital (Seaford); and St. Francis Hospital (Wilmington)

OneNet participating providers have agreed to accept contracted rates for patients with access to the OneNet network. These rates are generally lower than the provider’s usual and customary rates for services. Here is an example of how using a OneNet network provider can save money:

	<b>OneNet Network</b>	<b>Out-Of-Network</b>
Physician’s Charge for Visit:	\$265	\$265
Saving Offered By OneNet:	<u>(\$114)</u>	<u>(\$0)</u>
<b>Your Total Charge:</b>	<b>\$151</b>	<b>\$265</b>
Out of Pocket Member Cost (10%):	\$15.10	\$26.50
Fund Cost (90%):	\$135.90	\$238.50

This example assumes that you have met your deductible. In this example, an in-network physician visit saves you \$11.40, and saves the Fund \$102.60. To verify that a provider participates in the OneNet network before you seek services, you are encouraged to use one of the following resources:

- Call the physician's office (or hospital) and ask if they participate
- Use the online directory on the OneNet PPO website ([www.onenetppo.com](http://www.onenetppo.com))
- Call OneNet's Member Services department at (800) 342-3289

**V. CURRENT BOARD OF TRUSTEES**

The following is a list of your current Board of Trustees:

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1188 River Road  
New Castle, DE 19720

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Robert Zimny  
Advanced Specialty Contractors  
Route I-95 Industrial Park  
30 MacDonald Blvd.  
Aston, PA 19014

**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 Fund, the Summary Plan Description or these changes, please contact the Administrative Manager.**

Very truly yours,

The Board of Trustees