

# ASBESTOS WORKERS' LOCAL 47

## FRINGE BENEFIT FUNDS

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Asbestos Workers' Local 47 Welfare Fund  
Asbestos Workers' Local 47 Retirement Trust Fund

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September 2001

### IMPORTANT NOTICE

TO: All Eligible Participants

RE: Benefit Modifications

Dear Participant:

As you may know, the rising cost of health care has continued to adversely affect your Welfare Fund and drain the Fund Equity. In an effort to find a solution to the increased costs, the Board of Trustees has elected, after many months of analysis, to transfer the claims processing to Blue Cross Blue Shield of Michigan (BCBSM) effective October 1, 2001.

The BCBSM Community Blue PPO offers access to a much larger preferred provider network making it easier to obtain discounts from participating providers. In addition, the Fund will be able to provide some benefit improvements by utilizing BCBSM.

***Claims incurred prior to October 1, 2001 should still be submitted to the Fund Office, claims incurred after October 1, 2001 should be submitted to BCBSM.***

Some of the benefit improvements include expanding the Physical exam benefits to \$750 per person, per calendar year if you use a participating provider, elimination of deductibles unless you go out of the BCBSM participating provider network and coverage for some human organ transplants.

Attached is a Summary of the Benefits that will be provided by BCBSM. The Fund Office will continue to process coverage for Lasik Surgery, Impacted Teeth and Orthodontics at the current level of benefits. The Fund Office will also continue to handle all dependent adds or changes, address changes, eligibility verification, self-payments etc.

Dental Benefits will also be processed by BCBSM. BCBSM does not have a network of participating providers however, your dentist can chose to participate on an individual basis.

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6525 Centurion Drive • Lansing, MI 48917-9275  
(517) 321-7502 • FAX (517) 321-7508  
Toll Free 1-877-244-9473

Most dentists will accept BCBSM approved amount along with your co-payment as full payment. You should discuss this with your dentist at the time you receive services.

Please review the Summary of Benefits in detail to assure that you understand the benefits that will be provided to you by BCBSM. The Funds exclusions for Motor Vehicle and Occupational injuries will continue to apply and the Funds eligibility provisions will remain the same.

In an effort to help participants understand these new benefits, a Seminar will be provided on September 29, 2001 at the Holiday Inn in Lansing. The address is 7501 W. Saginaw Street, Lansing, MI. A map of the seminar location is enclosed. The Seminar will begin at 9:30 a.m. BCBSM representatives will be available to answer your questions.

Enclosed is a Group Subscriber Application, which must be completed by each participant in order to assure that accurate information is transmitted to BCBSM. You may either return this form in the enclosed envelope or bring it with you to the Seminar. Please note that if the form has not been completed and returned, claims payment will be delayed. Coordination of Benefits information will be required annually.

Directories of participating providers will be available at the Seminar however; you may also want to access the BCBSM web-site at <http://.bcbsm.com>. You can also access the BCBSM web-site of participating providers through the Funds web-site hyper-link or simply call and ask your doctor if they participate with BCBSM.

BCBSM identification cards will be sent to all eligible participants prior to October 1, 2001. If you need additional cards, please contact the Fund Office.

As you may also be aware, the self-payment rates for the non-active participants have not increased for several years while the active participant contribution rate has continued to escalate. The Board of Trustees has therefore upon careful review and consideration elected to increase the self-payments based upon a percentage of the actual cost of providing coverage. Once the review is complete, the notification of the new rates will be sent to all participants.

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Sincerely,

Asbestos Workers' Local 47  
Board of Trustees

Enclosures

**BLUE CROSS BLUE SHIELD OF MICHIGAN  
INFORMATIONAL SEMINAR  
SEPTEMBER 29, 2001  
HOLIDAY INN  
7501 W. SAGINAW STREET  
LANSING, MI**

# ASBESTOS WORKERS' LOCAL 47 FRINGE BENEFIT FUNDS

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Asbestos Workers' Local 47 Welfare Fund  
Asbestos Workers' Local 47 Retirement Trust Fund

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November 2001

## IMPORTANT NOTICE

TO: All Participants

RE: Asbestos Workers' Local 47 Welfare Fund

Dear Participant:

After lengthy review and based upon the ever increasing cost of health care coverage, the Board of Trustees has found it necessary to increase the self-payment rates. As you were advised in the September 2001 Summary of Material Modifications, the rates will be increased effective January 1, 2002 as follows:

<u>Category</u>	<u>Rate</u>
Single Retiree over age 65	\$105.00
Retiree over age 65, with spouse under age 65	217.00
Retiree and Spouse over age 65	210.00
Widow over age 65	97.00
Widow under age 65	141.00
Single Retiree under age 57	282.00
Single Retiree age 57-65	282.00
Early Retiree under age 57 with Spouse	559.00
Early Retiree age 56-65 with Spouse	282.00
Early Retiree under age 57 with Family	559.00
Early Retiree age 57-65 with Family	282.00
Single Disabled Retiree eligible for Medicare	70.00
Disabled Retiree eligible for Medicare with Spouse not eligible for Medicare	175.00
Disabled Retiree eligible for Medicare with Spouse eligible for Medicare	210.00
Disabled Retiree eligible for Medicare with Family	250.00

*For Widows and All Retirees, dependent coverage is provided at an additional cost of \$85.00 per Dependent*

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Sincerely,

Asbestos Workers' Local 47  
Welfare Fund  
Board of Trustees