



GREATER KANSAS CITY LABORERS FRINGE BENEFIT FUNDS

Managed for the Trustees by:
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July 2007

**TO: ALL PARTICIPANTS OF THE GREATER KANSAS CITY LABORERS
WELFARE FUND**

RE: PRESCRIPTION DRUG AND EMERGENCY ROOM COPAYMENT CHANGES

Dear Participants and Retirees:

The Board of Trustees recognizes that health care benefits are one of the most valuable—and one of the most valued—elements of your total Plan benefits. Accordingly, the Trustees are announcing the following Plan changes that became effective May 1, 2007.

- ❖ **Change in Prescription Drug Coverage.** If prescribed by your Doctor, the Plan will cover Byetta and Symlin, which are both injectable prescription drugs used to treat diabetes. This allows you to have even more options when it comes to your treatment plan. This new benefit coverage applies to all active employees, retirees, and dependents.
- ❖ **Adding an Emergency Room Copayment.** The Plan's Comprehensive Major Medical Expense Benefit includes coverage for the use of emergency room services. However, in many instances, the same level of care that is provided in a hospital emergency room can also be received at a physician's office or urgent care facility – and generally, that care will cost a lot less. While the Plan will continue to pay for hospital emergency room care, the Plan is adding an emergency room copayment of \$100 per visit when you go to a hospital emergency room. **You will not have to pay the \$100 emergency room copayment if you are admitted to the hospital.** This \$100 emergency room copayment is in addition to any deductible or other coinsurance amount you are responsible for paying and does not apply toward meeting your deductible or out-of-pocket maximum. In addition, you are still responsible for paying this copayment once you meet your out-of-pocket maximum.

The most important consideration in the event of an emergency is to get medical care, especially in a life-threatening situation. To be prepared in an emergency, find out what your doctor's hours and emergency procedures are and locate the urgent care facility nearest you.

The Board of Trustees is committed to providing all Plan participants with the best possible benefits, while ensuring the financial stability of the Fund. If you have any questions regarding these Plan changes, please call the Fund Office at (913) 236-5490.

Sincerely,

BOARD OF TRUSTEES

This announcement highlights certain features of the Greater Kansas City Laborers Welfare Fund. Full details are contained in the documents (Summary Plan Description, Plan Document, etc.) that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.