

# Newly Adopted Increase in Health Coverage for Participants of the National Plan

**To: All Participants and Dependents enrolled in Plan A, B, or C offered by the National Roofers Union and Employers Joint Health and Welfare Fund**

**From: Board of Trustees**

## Participant Notice Increase to the Lifetime Maximum Effective January 1, 2008

This Participant notice will advise you of certain material modifications that will be made to the medical Plan. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

**We are pleased to advise you that effective for claims incurred on or after January 1, 2008, the aggregate lifetime maximum amount for Participants enrolled in Plan A, B, or C has been increased from \$1,000,000 to \$2,000,000.** All benefits paid for expenses incurred before January 1, 2008 will be counted toward satisfying the new lifetime maximum. A Participant who has exhausted the aggregate lifetime maximum prior to January 1, 2008, will not be entitled to any increase in the aggregate lifetime maximum amount.

## PPO Reminder

As a reminder, there are several **advantages to using PPO providers:**

- PPO providers **discount** their fees resulting in **lower costs to you** and your Plan.
- When you use PPO providers, your Plan can pay benefits at a **higher coinsurance level.**
- Lower provider fees and higher coinsurance levels mean **you save money (less money out of your pocket).**

Please keep this important notice with your Plan Rules/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you would like to view or receive a copy of the actual amendments or have any questions, please contact the Administrative Office at 800-622-8780.

Sincerely,  
Board of Trustees

**Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Administrative Office.**

*In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.*