

IMPORTANT NOTICE

May 2005

TO: ALL PARTICIPANTS

RE: LABORERS' METROPOLITAN DETROIT HEALTH CARE FUND
PRESCRIPTION DRUG-PROVIDER CHANGES

Dear Participant:

As you know, the cost of health care coverage continues to escalate dramatically. And, because prescription drugs are such a large part of these costs, we've reviewed the various ways to reduce these expenses while still providing you with quality coverage.

After this review, we've decided to make the following changes, **effective June 1, 2005**.

NPA/ Express Scripts Network Pharmacies

Effective June 1, 2005, all prescriptions for eligible participants, *must* now be filled by a participating NPA/Express Scripts Pharmacy. The Fund receives substantial discounts when a NPA/ Express Scripts Pharmacy is used. To maximize these discounts, and reduce the Fund's overall costs, you must now use the NPA/Express Scripts Pharmacy Network. (see discussion below, however, regarding Wal-Mart and Sam's Club Pharmacies).

Stated another way, **effective June 1, 2005, all prescriptions filled at Non-Network Pharmacies will be denied.** Simply contact your current pharmacy to verify whether your pharmacy is part of the NPA/Express Scripts Network.

<Over>

Wal-Mart and Sam's Club Pharmacies

Effective June 1, 2005, the Fund will not reimburse eligible participants for any prescriptions filled at Wal-Mart or Sam's Club, regardless of their affiliation with NPA/Express Scripts. These pharmacies, when performing their construction work, do not use contractors that contribute to our Fund. **So, any prescriptions filled at Wal-Mart or Sam's Club after June 1, 2005 will be denied reimbursement, regardless of their possible affiliation with the NPA/Express Scripts Network.**

If you are currently utilizing a Wal-Mart or Sam's Club pharmacy and need assistance locating another NPA/Express Scripts participating pharmacy, please call 1-800-462-6035. A NPA/Express Scripts customer service representative will assist you.

Reminder – Generic and Non-Generic Drugs

There are significant savings that results from the use of Generic Drugs rather than Brand Name Drugs. In many cases, Generic Drugs may be 50% less than the Brand Name Drug. By using Generic Drugs whenever possible, your costs will be less, and you'll save the Fund money as well. So, consistent with your doctor's instructions, always ask for Generic Drugs whenever possible.

Vision Benefits

Effective June 1, 2005, the Vision Benefits for eligible participants will now provide for reimbursement of the examination, lenses and frames up to a maximum of \$225 per twelve (12) months period. (The current benefit allows for reimbursement of \$75 for the examination and \$150 for the lenses and frames.)

All of the changes discussed above are absolutely necessary to help assure the Fund's financial solvency. We've made them only after careful consideration of all possible alternatives.

If you have any questions regarding these changes, Please contact the Fund Office.

Sincerely,

The Board of Trustees of the
LABORERS' METROPOLITAN DETROIT HEALTH CARE FUND