

January 2010

IMPORTANT NOTICE

TO: ALL PARTICIPANTS IN THE LABORERS' METROPOLITAN DETROIT
HEALTH CARE FUND

RE: COFINITY / PPOM NETWORK

Dear Participant:

Over the past several months, we have reviewed Cofinity / PPOM (the Fund's preferred provider network) and the various hospitals that participate in this Cofinity / PPOM network. *Our review prompted, in part, by a recurring problem—Fund participants who use participating hospitals but are later billed separately for certain services received in these participating hospitals.* These services, for which the Fund participants like you are billed separately, have come from the participating hospitals' Anesthesiology, Emergency, Pathology and Radiology Departments.

Enclosed with this letter is a list of those Detroit area hospitals that participate with the Fund's Cofinity / PPOM network. Some of the hospitals have doctors that do not participate in the Cofinity / PPOM network.

What does this mean? It means this: If you use these Cofinity / PPOM participating hospitals that have doctors who do **not** participate with the Fund's Cofinity / PPOM network, you will be billed separately for these physician services and these physicians will not accept the Cofinity / PPOM network rates as full payment. You may then be responsible for a deductible and additional out of pocket expenses.

We have contacted Cofinity / PPOM about this problem and our concerns. We will try to resolve this issue.

Meanwhile, you should be careful when you select a participating hospital. To determine if other participating hospitals in Michigan have departments and/or physicians that do not participate in the Cofinity / PPOM network, please refer to the Fund's website at www.metrodetroitlaborers.org. Under *Participant Communications*, you'll find a list of all Cofinity / PPOM participating hospitals. This list will also identify whether these participating hospitals use physicians that do not participate in the Cofinity / PPOM network.

Sincerely,

The Board of Trustees of the
Laborers' Metropolitan Detroit
Health Care Fund