

♦♦ IMPORTANT NOTICE TO PARTICIPANTS ♦♦

***REGARDING HEALTH PLAN CHANGES
EFFECTIVE MARCH 1, 2012***

February, 2012

To All Employees and eligible Dependents:

This Notice is to inform you of the Plan changes effective March 1, 2012, to comply with the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA). The MHPAEA prohibits the Plan from imposing dollar and non-dollar limits on mental health benefits that are less favorable than the similar limits imposed on medical and surgical benefits on or after March 1, 2012. Therefore, effective March 1, 2012, benefits for treatment for mental illness and nervous disorders and treatment for alcoholism, chemical dependency, and substance abuse are no longer subject to limits on the number of covered visits or days of service.

The following changes will take effect March 1, 2012, in compliance with the MHPAEA.

Currently, hospital charges for confinements for nervous and mental disorders, abuse of substances and alcoholism are payable at either 80% or 60%, up to an aggregate maximum of either 31 or 15 inpatient days per person each calendar year. Outpatient visits for the treatment of nervous and mental disorders are limited to an aggregate maximum of either 50 or 10 visits per person each calendar year. The benefits differ based on whether your treatment was precertified by TEAM and whether or not you followed TEAM's recommendations.

Effective March 1, 2012, the limit of inpatient and outpatient visits per person each calendar year will be eliminated and such inpatient benefits will be subject to the Comprehensive Major Medical Benefits deductible and copayment. The requirement for you to precertify your treatment with TEAM also has been eliminated.

However, TEAM will continue to be your Family Assistance Program (FAP) provider. FAP counselors are available 24 hours a day to talk with you in confidence about problems you would like to discuss. TEAM counselors can help you with:

- family and marriage problems
- alcohol or substance dependency
- financial concerns
- emotional problems
- legal referrals
- medical concerns
- work-related problems

The decision to contact TEAM is entirely up to you, but we believe they provide a valuable service and will be able to help you in times of need.

Please keep this Notice with your Summary Plan Description (SPD) booklet for future reference. If you have any questions regarding this information, please contact the Fund Office.

Very truly yours,

THE BOARD OF TRUSTEES

UFC\ Mental Parity 021612