

**** SUMMARY OF MATERIAL MODIFICATIONS ****

February, 2010

To All Eligible Employees and Eligible Dependents:

This summary of Material Modifications is an amendment to your Summary Plan Description (SPD) booklet to formalize language incorporating recent Trustee actions regarding your Plan. These changes will be incorporated into the new SPD that you will be receiving in the near future.

A New Incentive has been added to the Healthy Start Prenatal Support Program

The Blue Cross Blue Shield Healthy Start Prenatal Support Program is available to eligible employees and eligible dependents and is designed to assess, educate and support pregnant women to achieve the best childbirth outcome possible. The Plan pays for the cost of participation and a \$50 gift card will be sent to those completing the program.

In addition to the \$50 gift card, effective **February 1, 2010**, enrollment and completion of the Healthy Start Prenatal Support Program will reduce out-of-pocket maternity-related covered expenses under the Comprehensive Major Medical Benefits to 10%, not 20%. This incentive was added to encourage participation in this very beneficial program.

Update on the Plan's In-Network and Out-of-Network Pharmacies

The Plan's out-of-network pharmacies include Walmart, Sam's Club, Walgreens, Target and Kmart.

Effective March 1, 2010, CVS and Econo Foods, Hudson, WI, will be added to the list of out-of-network pharmacies.

Please note: If prescription drugs are purchased from one of these out-of-network pharmacies, payment to the pharmacist will be required at time of purchase for the entire discounted cost of the prescription and a request for reimbursement must then be submitted to the Plan. The Plan will reimburse the discounted prescription price, less co-payment, provided the prescription is for an eligible person.

The Plan's in-network pharmacies include Cub, Lund's Prairie Stone, Rainbow and SuperValu Pharmacies. Other participating retail pharmacies can be found through the new Preferred Provider Pharmacy Network Manager, Prime Therapeutics, by calling 1-800-509-0545 or visiting: www.MyRxHealth.com.

Please keep this Summary of Material Modifications with your SPD booklet for future reference. If you have any questions, feel free to contact the Fund office at 952-854-0795 or 1-800-535-6373.

Yours very truly,

THE BOARD OF TRUSTEES