

Toledo Electrical Welfare Fund Plan Changes

The Board of Trustees of the Toledo Electrical Welfare Fund are pleased to announce the following changes to the program.

Death Benefit

The death benefit for active employees has been increased from \$5,000 to \$10,000 effective May 1, 2005.

Self Payments and Self Payment Opt Out

If you are on the book, seeking work, the Plan allows up to 20 monthly self payments to maintain eligibility.

If you have access to other health insurance, such as through a spouse's employer, you are permitted to "opt out" and not be required to make self-payments.

Effective June 1, 2005, opt out months will count towards the 20 month self payment months. In other words, any combination of consecutive self payment months and opt out months cannot exceed 20.

Supplemental Life Insurance

All active employees will have the opportunity to "buy up" to an additional \$40,000 in life insurance payable with monies from the SFBF/VEBA. The Life Insurance buy up is at preferred rates without medical screening. This will help you to get affordable life insurance if you have high blood pressure, high cholesterol, smoke or have other health issues. Enrollment information is in process of being developed. The effective date for "buy up" life insurance will be November 1, 2005.

Biopsies

The requirement to have all biopsies pre-approved has been modified to continue pre-approval before surgery, or within 7 days for post surgery. In other words, if your physician decides to do a biopsy during a surgery, HealthCare Strategies (1-800-582-1535) should be notified within 7 days. This is effective May 1, 2005.

Durable Medical Equipment

Effective May 1, 2005, the limit of when you need to obtain pre-approval from HealthCare Strategies (1-800-582-1535) for Durable Medical Equipment has been increased from \$200 to \$500.

Early Retiree Opt Out

Effective May 1, 2005, the reimbursement limit for retirees who opt out of our health program to another program (such as a spouse's health program) has been raised from \$1,250 per year up to \$5,000 per year. This pays for premiums or contributions required by the program, or out of pocket expenses required by the program. This helps both you and our Plan.

If you are retired (early or normal) and have access to other insurance, please contact us. You may be able to save money, while still having access to this Plan should something happen that causes you to lose the other health insurance.