

WESTERN STATES HEALTH & WELFARE TRUST FUND OF THE OPEIU -
EARLY RETIREE'S AND THEIR DEPENDENTS

Following are some important changes to your health plan effective January 1, 2010 that you should know about:

FEDERAL MANDATE - Applies to all plans:

- Michelle's Law: student dependents who are on medical leave of absence from school will continue to be considered full-time students for eligibility purposes.

MEDICAL - HMO

KAISER PERMANENTE

- Residential Day treatment for chemical dependency is now the same copayment as the primary care office visit copay.
- No other benefit changes for the 2010 plan year

MEDICAL - PPO

LIFEWISE

- Deductible is now \$300 per Individual and \$600 per Family;
- Office visit copay is now \$20 for preventive, primary care, alternative care and urgent care;
- Residential treatment programs for mental or nervous conditions are covered when necessary and not subject to calendar year limitations;
- Prior Authorization is now required for certain services;
- PHCS/Multiplan network is available for all members while traveling outside the LifeWise network area;
- Smoking cessation programs are subject to a benefit maximum limit of \$500 per calendar year when provided by a hospital that is a Preferred Provider;
- Hearing exams and aid benefit is available.

PRESCRIPTION DRUGS - PPO

EXPRESS SCRIPTS

- No benefit changes for the 2010 plan year.