

# UTILITY WORKERS' UNION OF AMERICA LOCAL 223 HEALTH AND WELFARE FUND

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October 31, 2008

TO: ALL PARTICIPANTS OF THE UTILITY WORKERS' UNION OF AMERICA  
LOCAL 223 HEALTH & WELFARE FUND

RE: CHIROPRACTIC BENEFITS

Dear Participant:

Many of you will recall that under the Blue Care Network HMO plan you had a twenty dollar (\$20) co-payment required for Chiropractic visits. When we moved to the Blue Cross Blue Shield of Michigan (BCBSM) PPO plan the twenty dollar (\$20) co-payment notation was inadvertently left off the plan descriptions that were distributed. It was not the intention of the Fund to remove the twenty dollar (\$20) co-payment. However, inasmuch as information has been distributed to participants indicating Chiropractic spinal manipulations were covered at one hundred percent (100%), the Trustees have decided to reimburse the participants that were forced to pay the co-payment. Reimbursement will only be provided for services that occurred prior to November 1, 2008.

Effective November 1, 2008 the Chiropractic benefit will no longer provide for one hundred percent (100%) coverage and **will have a twenty dollars (\$20) co-payment applied**. Participants will not be reimbursed for the twenty dollar (\$20) co-payment for any services that occur on or after November 1, 2008.

Enclosed is a BCBSM Benefits at a Glance which will reflect this change in the Chiropractic benefits.

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Sincerely,

Utility Workers' Union of America  
Local 223 Health and Welfare Fund  
Board of Trustees