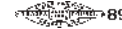




CEMENT MASONS & PLASTERERS LOCAL UNION #518 FRINGE BENEFIT FUNDS

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

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December 14, 2009

**TO: ALL ELIGIBLE PARTICIPANTS OF THE CEMENT MASONS & PLASTERERS
LOCAL 518 HEALTH CARE FUND**

RE: BLUE CROSS AND BLUE SHIELD OF KANSAS CITY PARTNERSHIP

Dear Participant:

The *Cement Masons Local 518 Health Care Fund* is pleased to announce a new partnership with **Blue Cross and Blue Shield of Kansas City (BCBSKC)**. **Effective January 1, 2010**, we will move to the Blue Cross and Blue Shield National Preferred Provider Organization (PPO), which will offer a nationwide network for your health benefits.

This is a change in our PPO network only. Your benefits will NOT change and all Customer Service, including benefit inquiries and eligibility will continue to be handled through the Fund Office, just as they are today. Your prescription drug coverage will also stay the same and all prescriptions will be provided through SavRx.

In the Kansas City area, enrolled members will utilize the *Preferred-Care Blue PPO Provider Network*. For the past several years, Kansas City PPO access was through *PHP Freedom Network Select*, which is a wholly-owned subsidiary of BCBSKC. By contracting directly with BCBSKC, the Fund and members will now benefit from improved pricing while retaining the same local network of doctors and facilities. In areas outside of Kansas City, this new partnership also provides nationwide access to the *Blue Cross and Blue Shield 'BlueCard' PPO Network*. BCBSKC will send a mailing to each eligible participant on or about December 21, which will include you new ID cards. **PLEASE NOTE: It is important that you continue to use your current ID card for all medical services and prescriptions through December 31st. Your new BCBSKC card will not be valid until on or after January 1, 2010.**

BCBSKC Networks offer high-quality and cost-effective healthcare with the best geographic access to physicians and hospitals of any PPO plan nationwide. Nationwide coverage through the 'BlueCard' PPO program is available to Participants living in – or visiting – any state in the United States. This enhancement will provide you with peace of mind that you'll be able to find an in-network healthcare provider wherever you may be.

IMPORTANT NOTICE: The change to Blue Cross and Blue Shield of Kansas City will reduce costs to the Fund. You can help reduce your out-of-pocket costs and receive the highest level of benefits by making sure you use a Blue Cross Blue Shield PPO provider whenever possible. Page 2 of this notice provides steps to verify a provider's status with BCBS.

With the nationwide availability of in-network 'BlueCard' providers, the plan's out-of-area benefit will be limited to those rare instances where there is not an in-network provider within a 25-mile radius.

Please note, if you use an Out-of-Network, **Non-Participating** provider the plan's eligible benefit amount will not be assignable (paid) directly to the provider. This means the plan's benefit payment for a claim at an Out-of-Network, **Non-Participating** provider is paid directly to the participant who is then responsible for the entire claim payment directly with the provider. This policy is standard for all plans with Blue Cross Blue Shield, but only applies to Out-of-Network, **Non-Participating** provider claims.

Below is information that will allow you to search to determine if your provider(s) are participating in the *Blue Cross Blue Shield PPO Nationwide Network*:

- You can go directly to the *Blue National Doctor and Hospital Finder Website* at www.bluekc.com.
- You will need the three digit account specific prefix (**KWF**). This is the prefix that will be listed on the front of your identification card.
- You will also need the zip code of the area where you are looking for a participating provider. This will provide you with a detailed search engine where you can look up a provider by name and/or specialty anywhere within the Blue Cross Blue Shield PPO nationwide network.
- To determine if a provider is in the Blue Cross Blue Shield PPO network over the phone, you may contact Blue Cross Blue Shield of Kansas City at **(800) 340-0109** or you can call the national provider finder number at **(800) 810-BLUE**.
- Please note, the participating provider information is subject to change; therefore it is important that you verify provider participation in the Blue Cross Blue Shield PPO network prior to receiving services on or after January 1, 2010.

Please remember, the benefits provided under your current health plan design are not changing. You will continue to receive the same level of coverage. We are very excited about this new partnership and believe this will provide you and your family improved in-network provider access.

If you have any questions about these changes, please feel free to contact the Fund Office at (913) 236-5490.

Sincerely,

BOARD OF TRUSTEES