



**CARPENTERS DISTRICT COUNCIL OF KANSAS CITY  
FRINGE BENEFIT FUNDS**

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Dear Plan B Participants:

March 31, 2010

In late 2009 the Board of Trustees reviewed benefit levels and agreed to amend the plan of benefits for Plan B participants. This action was subject to an appropriate contribution rate increase beginning April 1, 2010.

In a letter dated January 21, 2010, you were informed of two changes to Plan B, which were effective for claims incurred on and after January 1, 2010:

- The calendar year deductible for PPO in-network services was reduced from \$350 per person to \$300 per person, and from \$700 per family to \$600 per family.
- The calendar year out-of-pocket maximum was reduced from \$3,500 per person to \$2,500 per person for PPO in-network services, and from \$7,000 per person to \$5,000 per person for out-of-network services.

Unfortunately, the Trustees have now been informed that due to economic conditions, the required contribution rate increases necessary for the benefit improvements were not approved.

**As a result, effective for claims incurred on and after April 1, 2010, the PPO deductible and the out-of-pocket maximums will revert back to 2009 benefit levels, which are:**

- **The calendar year deductible for PPO in-network services is \$350 per person, and \$700 per family.**
- **The calendar year out of pocket maximum is \$3,500 per person for PPO in-network services, and \$7,000 per person for out-of-network services.**

We recommend that you keep this letter with your important papers, such as your Summary Plan Description (SPD), so that you can refer to it when needed.

If you have questions about these Plan changes, feel free to contact the Fund Office at 1-816-756-3313 or toll-free at 1-866-756-3313.

Sincerely,

Board of Trustees  
Carpenters' District Council of Kansas City  
& Vicinity Health Plan