



ROOFERS LOCAL 149 FRINGE BENEFIT FUNDS

P.O. BOX 396
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(248) 641-4949 (888) 868-6411

September 2010

**Re: Roofers Local 149 Security Benefit Trust Fund
Change in Preferred Provider Network**

Dear Roofers Local 149 Security Benefit Trust Fund Participant:

After careful consideration, the Roofers Local 149 Security Benefit Trust Fund (Fund) is making a change in the preferred provider network available to participants. As you are aware, hospitals, physicians, and other health care providers in a preferred provider organization network, referred to as participating or in network providers, charge reduced fees. Further, the Fund reimburses a higher percentage of in network charges, resulting in reduced costs to you.

The Fund currently has a preferred provider agreement with PPOM/Cofinity. Effective October 1, 2010, the Fund is changing from the PPOM/Cofinity network to the HAP Preferred/CuraNet State-Wide PPO Network (HAP Preferred Network). Therefore, as of October 1, 2010, if you receive treatment from a provider who is not in the HAP Preferred Network, charges will be processed on an out of network basis.

Enclosed please find information regarding the HAP Preferred Network. HAP offers access to over 20,000 physicians and 140 hospitals throughout Michigan, northern Indiana and northwest Ohio. To see if your physician is participating with HAP Preferred Network, go to the HAP website www.HAP.org and click on the "Members" tab at the top. From there, on the next page of the site you will have options to conduct a 'provider search' to see if a particular provider is participating.

Additionally, through participation with HAP, you will have access to CIGNA's national PPO network while traveling or on vacation. The CIGNA PPO network has over 450,000 providers and 5200 hospitals throughout the United States.

Due to the change in the Fund's preferred provider network, we have enclosed new identification card(s). You can find the toll-free number to reach HAP on the back of your new identification card(s). Please begin using this new identification card effective October 1, 2010. It is important that you present your new ID card to your doctors so that they will have accurate information about your coverage. You should destroy your old card(s).

If you have any questions or require any additional information, please contact the Fund Office at 248-641-4949, or contact HAP directly at 800-957-4325.

Sincerely,

Board of Trustees Roofers Local 149 Security Benefit Trust Fund

Enclosures



HAP Preferred PPO:

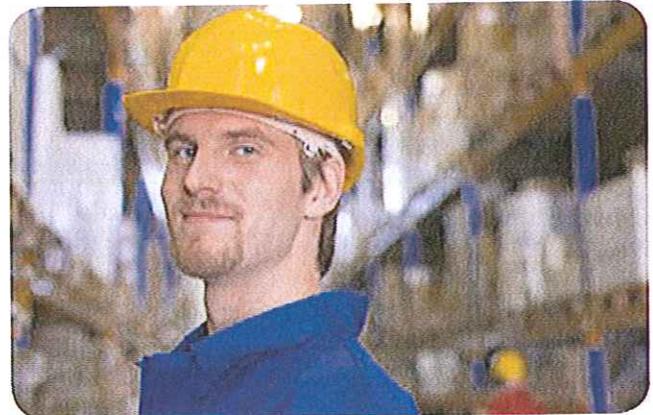
More physicians, more choices...

Looking for a Provider?

Wayne, Oakland, Macomb, Lapeer, Genesee, Washtenaw, Livingston, Monroe or St.Clair counties call toll-free: (800) 957-4325 or go to the HAP Web site, hap.org.

1. On the home page Click on "Doctors and Hospitals" on the top of the page.
2. Choose "Provider Search and PCP Select."
3. In Plan Area choose "HAP Preferred PPO" and enter your physician's name and type of physician and then enter "Find Physician Now."
4. If your physician is listed, the physician participates with HAP Preferred and CuraNet.
5. If you are looking for another physician enter the type of physician (Personal Care or Specialist) you are looking for and click on "Additional Search Criteria."
6. Enter your home ZIP Code.
7. Choose the distance you prefer to travel to visit a physician.
8. Select the Specialty type of physician you are looking for.
9. You can also select the preferred gender, language, hospital admitting privileges for your physician.
10. Click on "Find Physician Now."

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Other counties in Michigan, northern Ohio or northern Indiana call toll-free: (888) 354-5470 or go to the CuraNet Web site, curanet.org.

1. On the home page Click on "Provider Search."
2. On the "Provider Search" page enter the name of your physician and the type of physician and click on "Find Physician Now."
3. If your physician is listed, the physician participates with CuraNet and HAP Preferred.
4. If you are looking for another physician enter the type of physician (Personal Care or Specialist) you are looking for and click on "Additional Search Criteria."
5. Enter your home ZIP Code.
6. Choose the distance you prefer to travel to visit a physician.
7. Select the Specialty type of physician you are looking for.
8. Click on "Find Physician Now."

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