

Roofers Local 149 Joint Funds
Security Benefit Trust Fund - Pension Fund - Vacation-Holiday Fund
30700 Telegraph Road, Suite 4601 Bingham Center / P.O. Box 3039
Birmingham, Michigan 48012-3039
(248) 645-6411 or (888) 868-6411



February 13, 2006

**IMPORTANT NOTICE REGARDING CHANGES IN PLAN
COVERAGE AND ELIGIBILITY RULES**

The following changes, applicable to all Participants and Dependents, have been made to the rules governing the Roofers Local 149 Security Benefit Trust Fund for all Participants:

1. **Prescription Drugs:** The Fund no longer provides coverage for the prescription drugs Levitra and Cialis.
2. **Military Service Continuation Coverage:** An individual terminating coverage due to military service may elect continuation coverage under the Plan for 24 months (changed from 18 months).
3. **Class O Coverage:** In the event a Child is not timely enrolled for Class O Coverage (i.e. continuation coverage for dependent students over the age of 19) and subsequently desires Class O Coverage, if acceptable evidence is submitted that he/she has met the requirement for Class O Coverage for the 6 month period prior to the request for enrollment and at the time of such request, on a one time only basis he/she will be permitted to enroll for Class O Coverage. Such coverage shall not be retroactive.
4. **Self-Payments:** The right to self-pay to maintain eligibility, in whole or in part, is not available to Working Principals or those who are employed by noncontributing employers.
5. **Medicare Part D:** Effective January 1, 2006, any Medicare eligible participant who enrolls in Medicare Part D will lose prescription drug coverage provided by the Fund.

If you have any questions regarding these changes, please contact the Fund Office.

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