



Michigan Electrical Employees' Health Plan
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IMPORTANT NOTICE

May 2007

To All Participants of the Michigan Electrical Employees' Health Plan:

The Trustees are pleased to announce the following benefit improvements. Please read this notice carefully and keep it with your Summary Plan Description booklet (SPD) for future reference.

PLAN CO-PAYMENT PERCENTAGE INCREASED

Beginning June 1, 2007, the Plan co-payment percentages will be 80% for PPO providers and 70% for non-PPO providers.

YOUR SPECIAL FUND CAN BE USED FOR PARTIAL SELF-PAYMENTS

Previously, Special Fund accounts could be used to continue eligibility only if the account balance was sufficient to pay the entire cost of the self-payment. Beginning with self-payments due on and after June 1, 2007, this restriction will no longer apply and you may use your Special Fund account balance to reduce your self-payment for continued coverage. The Plan will deduct the partial self-payment from your Special Fund account balance upon receiving from you the balance of the self-payment for the affected month.

CHANGE IN CALCULATION OF REGULAR SELF-PAYMENTS FOR SHORT HOURS

Beginning with self-payments due in June 2007, an employee who makes regular self-payments for short hours will only have to pay 50% of the hourly contribution rate times the number of short hours. For example, if an employee is short 30 hours, his regular self-payment amount for June 2007 will be \$73.00 (self-payment amounts must be in whole dollars, so if the calculation results in a fraction, your payment will be rounded up to the next whole dollar) or 30 hours times \$2.43 (50% of the hourly contribution rate of \$4.85 that is effective June 2007).

PPO WELL CHILD CARE COVERED

Effective June 1, 2007, BCBSM will pay 100% of the BCBSM-approved expenses for well-child care from the child's birth through the day before the child's second birthday. Benefits will be paid for a child up to age 2 for the immunizations and exams according to the schedule recommended by the American Pediatric Association. Please note that if you choose to use a non-PPO (non-BCBSM) doctor, the BCBSM will only pay 100% of the amount it would have paid through a PPO doctor. You will be responsible for the difference between what the non-PPO doctor charges and the BCBSM-approved amount.

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LIFE INSURANCE BENEFITS ADDED

The Plan will provide a \$10,000 life insurance benefit and a \$10,000 accidental death and dismemberment (AD&D) benefit to active employees. Construction electricians (CE's), construction wiremen (CW's), residential trainees, dependents and retirees are **not** entitled to these insurance benefits.

If you die on or after June 1, 2007, your beneficiary will receive a \$10,000 life insurance benefit. If your death is due to an accident, your beneficiary will also receive a \$10,000 AD&D benefit. If you suffer accidental loss of certain body parts, you will receive a portion of the \$10,000 AD&D benefit. The actual amount will vary based on the type of loss.

Please note that life and AD&D benefits are subject to the contract between the Trustees and the insurance carrier providing the insurance coverage. The insurance contract will control in determining eligibility for life and AD&D benefits, as well as the amount of the benefit.

Additional information about the life and AD&D benefits, including how to designate the person to receive the benefit in the event of your death, will follow in a separate mailing.