



March 28, 2005

Announcing May 1, 2005 Plan Improvements

I am pleased to advise you that at the March 23rd meeting of the Board of Directors the following enhancements were made to the plan.

Based on feedback at our annual Members' Meeting we evaluated the Plan's preventive care benefits for adults and determined that increases in the scheduled maximums was in order. Based on four years (when the benefit levels were last set) of health costs increasing at 15% per year, the benefits shown in the Preventive Care Schedule are increasing by 60%: for example the current \$250 limit for "Annual Physical Examination" is increased to \$400. The only exception to this increase is Colonoscopy, where the covered amount increases by 100% to \$2,000.

As a result of a claim involving "off label" use of a medication for treatment of a particular type of cancer we have revised the definition of "Experimental". Previously "off label" drug treatment was excluded from coverage unless the medication was in advanced clinical trials for FDA approval. The Plan will now cover "off label" drug treatment if the drug is used for the treatment of cancer and the American Medical Association Drug Evaluations, The American Hospital Formulary Service Drug Information or the Compendia-Based Drug Bulletin recognizes it as an appropriate treatment for that form of cancer.

The revised Plan Document reflecting these changes will be posted on our web site in the near future.

Remember that if you have any questions you can email them to this office for our response.

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