

IRON WORKERS DISTRICT COUNCIL OF SOUTHERN OHIO & VICINITY BENEFIT TRUST

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April, 2007

Dear Medicare Retiree,

It has come to our attention that some of you have contacted the Center for Medicare and Medicaid (CMS) regarding your insurance coverage. Some of you have stated you wanted your Medicare benefits back. This automatically triggers CMS to electronically terminate your coverage through the Anthem SmartValue plan. Enrolling in another Medicare policy also triggers CMS to disenroll you from the Anthem SmartValue plan. However, CMS does not notify the Trust Office of these disenrollments.

Some of you have told CMS that you do not want to continue under the Anthem SmartValue plan. While you have every right to make that decision, the Trustees want to be sure that you understand what that means. If you disenroll from the SmartValue plan, you will forfeit all rights to return to retiree coverage under the Benefit Trust. Anthem SmartValue is the only plan offered to Medicare eligible retirees by the Benefit Trust and the monthly premium is subsidized by the Trust.

If you decide to disenroll, you **must also contact the Trust Office immediately** in order to stop premiums from being taken out of your pension check. The request must be signed and dated by the policyholder. If the Trust Office is not notified in writing at **least 5 working days** prior to the beginning of the month in which you wish to stop your coverage, your rights to a refund of any premium(s) withheld from your check will be limited.

The Trustees realize that the implementation of the SmartValue plan was conducted very poorly by Anthem. Nevertheless, we hope that any decision you are considering regarding disenrollment is made by examining all your options carefully. Please contact the Fund Office should you have any questions or concerns.

Sincerely,

BOARD OF TRUSTEES

We would appreciate your written comments regarding problems you may have experienced during the initial implementation period. Please send this to the Fund Office by 5/1/07 if possible. This will allow us to discuss the situations with Anthem representatives to correct the problems.