

October, 2006

IMPORTANT NOTICE

TO: ALL PARTICIPANTS OF THE LABORERS' METROPOLITAN DETROIT HEALTH CARE FUND

**RE: BENEFIT MODIFICATIONS -
Case Management and Utilization Review**

Dear Participant:

We are pleased to announce that, effective *October 1, 2006*, your Fund will use Case Management and Utilization Review services through Hines and Associates, Inc. By this change, the Fund and you will realize important cost savings and benefits.

WHAT IS CASE MANAGEMENT (CM)?

Case Management is a process that helps coordinate your medical needs with quality, cost-effective, medically-necessary care. It involves a standardized, objective assessment of your needs and the development of an individualized service or care plan that is based on those needs. The Case Manager may determine alternative care options. But, all decisions regarding your care are made by you and your physician.

Generally, case management programs improve the quality of health care received and help control the expenses incurred by those patients with catastrophic illnesses and injuries.

Hines Case Management services will automatically be involved and perform case management services if your diagnosis and/or treatment codes indicate that your illness or injury may result in an extended hospital stay or involve extended aftercare or homecare needs upon your hospital discharge.

WHAT IS UTILIZATION REVIEW (UR)?

Utilization Review is the process of reviewing the appropriateness of the care provided to hospitalized patients. UR may occur before (prospective), during (concurrent) or after (retroactive) the hospital services are rendered. UR includes pre-certification or approval for an in-patient hospital stay.

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Each time you or your dependent is informed by your physician that a hospital stay is necessary, the hospital stay must be certified by Hines. The toll free telephone number to contact Hines is (888) 236-2652.

If you do not use the Hines pre-certification process, you will be subject to an additional ten percent (10%) co-payment for all services related to the hospital stay. This additional ten percent (10%) co-payment will not be included in the maximum out-of-pocket expense.

EMERGENCY ADMISSIONS

In the event of an EMERGENCY ADMISSION to the hospital, pre-certification is not required. ***But, you or the facility, must contact Hines within forty-eight (48) hours of the emergency admission.*** The toll free number (888) 236-2652 will allow you to leave a message for a call back if the hospital admission is necessary on a weekend.

NEW MEDICAL IDENTIFICATION CARDS

With the implementation of Case Management and Utilization Review services through Hines and Associates, Inc., new Medical Identification Cards will be produced with instructions for the pre-certification process added to the back of your card. Your new cards will arrive within the next week, and should replace any card previously received. Please be sure to show this new card to your physician and other health care providers.

Sincerely,

Laborers Metropolitan Detroit Health Care Fund
Board of Trustees