

Sheet Metal #10 Benefit Fund

OFFICE OF THE ADMINISTRATOR
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IMPORTANT ANNOUNCEMENT FOR ACTIVE PARTICIPANTS

The Trustees of the Sheet Metal # 10 Benefit Fund announce the following change for active Plan participants:

Emergency Room – Co-payment

Effective January 1, 2010

The current Schedule of Benefits on pp. 2 - 6 of the Summary Plan Description does not include a specific co-payment requirement for Emergency Room services.

Effective 1/1/2010 the Board of Trustees have added a \$50.00 co-payment amount requirement for all participants and/or dependents with the provision that this co-payment amount will be waived if the participant and/or dependent is admitted to the hospital.

If you have any questions on this information, please contact Wilson McShane Corporation at either 952-854-0795 or 1-800-535-6373.

Sincerely,
Board of Trustees