FUND LETTERHEAD

IMPORTANT NOTICE REGARDING YOUR HEALTH BENEFITS

The Trustees of your Health Plan are please to announce an important benefit that was added to the Plan on October 1, 2008. As you know, smoking and tobacco use can have a serious, long-term impact on a person's health. The American Cancer Society reports that roughly one-half of all smokers will eventually die from a smoking related disease. The Centers for Disease Control estimated that male smokers are likely to lose 13.2 years of life and female smokers 14.5 years due to their tobacco habit. Despite the widely known facts about tobacco use, many find it very difficult to successfully quit. To assist participants in quitting tobacco, the Board of Trustees has hired the Free & Clear® Company to offer its "Quit for Life ®" program to all 4th District IBEW Health Plan participants and their eligible adult dependents. Quit for Life ® is the nation's leading evidence-based, tested and validated tobacco cessation program.

The program helps participants overcome their physical, psychological and behavioral addiction to tobacco using a combination of covered medication, social support, telephone coaching, and web based learning. A specialized, highly trained Quit Coach® helps participants gain the knowledge, skills and behavioral strategies necessary to successfully quit tobacco for life.

Participants in the Quit for Life Program receive up to five outbound coaching calls and unlimited toll free access to a Quit Coach for the duration of the program. They are also provided printed materials and access to Web CoachTM, an online community comprised of e-learning tools, social support and information about quitting.

The Plan will cover **the full cost** of the program for participants who enroll. There is no cost to you. Your Quit Coach will help you decide whether medication treatments are right for you. Nicotine patch and gum are included in the program and can be mailed directly to you. Prescription drugs to assist you to stop smoking will be covered under the same terms as any other prescription medication.

In the near future you will be receiving more detailed information on the new program. If you are interested in getting started right away, you may contact Free and Clear toll free at 1.866.QUIT.4.LIFE (1.866.784.8454).

Sincerely,

Board of Trustees