

St. Louis Graphic Arts Joint Health and Welfare Fund

1/1/2006 Non-Medicare Retiree Benefits (Value Plan)

(This is a brief comparison of benefits. It does not cover all details of the Value Plan. For more information, refer to your January 1, 2001 Summary Plan Description and subsequent Summaries of Material Modifications.)

<u>Benefit Category</u>	<u>2005</u>	<u>Effective 1/1/2006</u>
MEDICAL BENEFITS (a)		
Calendar Year Deductible		
Individual	\$1,000 per year per individual	\$1,000 per year per individual
Family Maximum	None	None
Percentage Paid by Plan Each Calendar Year	50% of first \$10,000; 90% thereafter	50% of first \$5,000; 90% of next \$65,000; 100% thereafter
Out-of-Pocket Maximum Per Calendar Year		
Individual	None	\$10,000
Family	None	\$20,000
Overall Maximum Lifetime Medical Benefit	\$1,000,000	\$1,000,000
Routine Physicals for Adults	Not Covered	Not Covered
Well Child Care Including Immunizations	Not Covered	Not Covered
Routine Vision Exams	Not Covered	Not Covered
Chemical Dependency		
Lifetime Maximum	120 days	120 days
Calendar Year Maximum	30 days	30 days
PRESCRIPTION DRUG BENEFITS		
At Local Pharmacy (Maximum 30-day supply)		
Generic Drugs	50% Co-pay after \$200 calendar year deductible	50% Co-pay after \$200 calendar year deductible
Single Source Brand Name Drugs	50% Co-pay after \$1,000 calendar year deductible	50% Co-pay after \$500 calendar year deductible
Non-Preferred Brand	Not Covered (no exceptions)	Not Covered (no exceptions)
By Mail or at Local Pharmacy (Maintenance Drugs Only – Maximum 90-day supply)		
Generic Drugs	50% Co-pay after \$200 calendar year deductible	50% Co-pay after \$200 calendar year deductible
Single Source Brand Name Drugs	50% Co-pay after \$1,000 calendar year deductible	50% Co-pay after \$500 calendar year deductible
Non-Preferred Brand	Not Covered (no exceptions)	Not Covered (no exceptions)
Out-of-Pocket Maximum Per Calendar Year		
Individual	None	None
Family	None	None
Monthly Self-Pay Premium Per Person		
	\$336.00	\$336.00

- (a) HealthLink providers must be used. Non-participating providers are NOT COVERED. The only exception is if you reside or travel outside the HealthLink service area; then USA MCO providers can be used and non-participating providers are subject to usual and customary fee limitations.