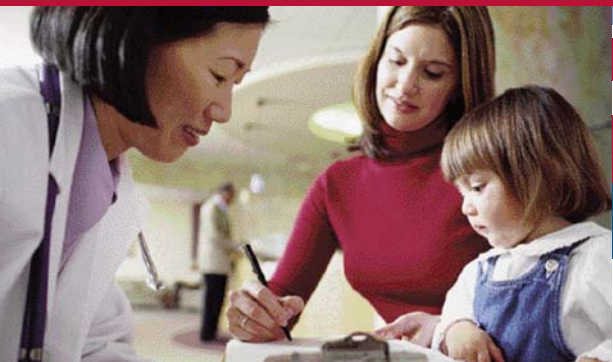


SCHEDULE OF BENEFITS



Michigan Conference
of Teamsters Welfare Fund
Schedule of Benefits

KEY I
EDR5N

July 2001



Health and welfare benefits play an important part in your life. They help you pay for doctor visits, prescription drugs, dental treatment, optical care and many other common health care needs. Your benefits also provide financial protection in the event of unexpected, catastrophic events such as hospitalization, surgery, disability or death.

Your benefits. If you are an eligible active participant, the Michigan Conference of Teamsters Welfare Fund provides you and your eligible dependents with a benefit Plan that includes important programs to help you meet your health and welfare needs.

These programs are explained in detail in the Summary Plan Description booklet. This Schedule of Benefits is part of the Summary Plan Description. You should read this Schedule with the booklet for a complete description of your benefits.

Network options. You have the option of using In-Network or Out-of-Network physicians and dentists for your healthcare needs. In-Network physician services are provided through PPOM, L.L.C. In-Network dental services are provided through Delta Dental of Michigan. When you receive services from a PPOM or Delta Dental of Michigan provider, you will experience little or no out-of-pocket expenses.

When you use a provider that does not participate in a PPOM, or Delta Dental of Michigan Network, you will have higher out-of-pocket expenses and will be responsible for any amounts over and above the Plan's reimbursement.

BENEFIT DETAILS

The following chart highlights the benefits provided as of July 1, 2001. Additional limitations apply for certain coverages, and prior authorization is required for certain services and equipment, so you should review this material with your Summary Plan Description booklet to learn more about your benefits. If you have questions, please contact the Member Services Department at (313) 964-2400. You may also call toll free at (800) 572-7687 in the Metro-Detroit area, (800) 824-3158 in Upstate Michigan or (800) 334-9738 Outside of Michigan.

Benefit	In-Network	Out-of-Network
Medical Benefits		
Lifetime Maximum	\$1,000,000 per person all benefits combined	\$1,000,000 per person all benefits combined
Major Medical		
Annual Deductible	\$100 individual, \$200 family	\$200 Individual, \$600 Family
Reimbursement	90% of CC	80% of R&C amounts
Out-of-Pocket Maximum	\$1,000 in excess of deductible	\$2,000 in excess of deductible
Hospital Expenses	90% of CC after deductible	80% of R&C after deductible
Hospital Emergency Benefit	90% of CC after deductible if it meets the criteria described in SPD	80% of R&C if it after deductible meets the criteria described in SPD
Ambulance		
Ground/Air/Water	90% of CC after deductible	80% of R&C after deductible
Physician Charges		
Office	90% of CC after deductible	80% of R&C after deductible
Hospital Outpatient Clinic Visit	90% of CC after deductible	80% of R&C after deductible
Inpatient	90% of CC after deductible	80% of R&C after deductible
Surgical Benefits	90% of CC after deductible	80% of R&C after deductible
Maternity Benefits		
Member/Spouse only Pre/Post-Natal Delivery	90% of CC after deductible	80% of R&C after deductible
Anesthesia	90% of CC after deductible	80% of R&C after deductible
X-ray	90% of CC after deductible	80% of R&C after deductible
Laboratory Tests:		
Fluids/Pathology/ Diagnostic Tests	90% of CC after deductible	80% of R&C after deductible
Mammography Screening	100% of CC deductible waived	100% of R&C deductible waived
Physical Exam/GYN Exam	100% of CC deductible waived	100% of R&C deductible waived
Pap Smear Screening	100% of CC deductible waived	100% of R&C deductible waived
Well Child Exam	100% of CC deductible waived	100% of R&C deductible waived
Child Immunizations	100% of CC deductible waived	100% of R&C deductible waived

Benefit	In-Network	Out-of-Network
Mental & Nervous		
Requires prior authorization		
Inpatient		
Hospital/Physician	60 days covered at 90% of CC after deductible, with 60-day renewal	45 days covered at 80% of R&C after deductible, with 60-day renewal
Outpatient		
Visits per year	100% of CC after \$15 copayment No more than 50 combined In- and Out-of-Network and combined with outpatient substance abuse treatment	50% of R&C No more than 50 combined In- and Out-of-Network and combined with outpatient substance abuse treatment
Substance Abuse		
Requires prior authorization		
Inpatient		
Hospital 42 days per lifetime	90% of CC after deductible	80% of R&C after deductible
Physician	90% of CC after deductible	80% of R&C amounts after deductible
Outpatient		
Visits per year	100% of CC after \$15 copayment No more than 50 visits per year combined with In- and Out-of-Network and with outpatient mental health treatment	50% of R&C No more than 50 visits per year combined with In- and Out-of-Network and with outpatient mental health treatment
Home Health Care		
Requires prior authorization		
	90% of CC after deductible	80% of R&C after deductible
Skilled Nursing Facility		
Requires prior authorization		
	100% of CC after deductible for eligible expenses for room and board and other medical services	80% of R&C after deductible for eligible expenses for room and board and other medical services
Hospice Care		
Requires prior authorization		
	90% of CC after deductible	80% of R&C after deductible
Chiropractic Benefits		
	80% of CC up to \$1,000 per year	80% of R&C up to \$1,000 per year
Hearing Aids		
Covered every 2 years	90% of CC after deductible up to \$1,000 per aid (\$2,000 maximum benefit)	80% of R&C after deductible up to \$1,000 per aid (\$2,000 maximum benefit)
Temporomandibular Joint Dysfunction (TMJ)		
	90% of CC after deductible Up to \$1,500 per person per lifetime	80% of R&C after deductible Up to \$1,500 per person per lifetime
Human Organ & Tissue Transplant Benefit		
	90% of CC after deductible up to scheduled amount based upon organ type	80% of R&C after deductible up to scheduled amount based upon organ type
Prescription Drugs		
Pharmacy	100% of CC after \$5 copayment for up to a 34-day supply when you use a participating pharmacy	
Mail Order	100% of CC after \$5 copayment for 90-day supply when you use a participating pharmacy	
Dental Benefits		
Non-Orthodontic Services	100% of CC	100% of R&C up to fee schedule
Orthodontics	85% of CC for children and adults	50% of R&C up to \$2,000 per person lifetime limit for dependent children through age 18 only

Benefit	Coverage
Optical Benefits	
(Limited to one exam and one pair of corrective lenses every 18 months)	
Optical Exam	\$50
Frames	\$75
Lenses	
Single	\$50 per pair
Bi-focal	\$60 per pair
Tri-focal	\$70 per pair
Contact Lenses	\$80 per pair
Death Benefit	
Member	\$50,000
Spouse	\$3,000
Children (Birth up to age 19)	\$1,500
Accidental Death & Dismemberment (Member only)	\$50,000 (Maximum)
Total & Permanent Disability Benefit (Member only)	\$250 per month \$20,000 maximum benefit over an 80-month period
Weekly Accident & Sickness Benefit (Member only)	\$500 per week for a maximum of 26 weeks Payable on: 1st day for accident or 8th day for illness after the last day worked. Family coverage continues while member is collecting weekly benefit
Flex Dependent Coverage	For single members or members who are enrolled as a family, have other available coverage and elect to waive this dependent coverage, an annual medical spending account of up to \$540 will be established for their use to offset out-of-pocket expenses
Benefit Bank Weeks	You receive eight weeks Benefit Bank for the three-year period beginning April 1, 2000 through March 31, 2003
Retiree Benefits (Up to age 65)	Age 50 and over Major Medical \$100 deductible per person per year 80% of R&C up to first \$5,000 per person per year; 100% of R&C after \$5,000 per person per year \$1,100 out-of-pocket expense per person per year \$250,000 maximum benefit per person per year
Retiree Benefits (Post age 65)	Member contribution required. Plan will provide \$1,000 per calendar year for prescription drugs only for each eligible member or spouse

IMPORTANT TELEPHONE NUMBERS

The following telephone numbers are provided to assist you in determining your eligibility for benefits and maximizing your coverage under the Michigan Conference of Teamsters Welfare Fund. You may call the following numbers to ask questions about eligibility, to report changes in family status, to option prior authorization of durable medical equipment and orthotics and to check the status of your claim.

Michigan Conference of Teamsters Welfare Fund Office..... (313) 964-2400
Toll free Metro-Detroit.....(800) 572-7687
Toll free Upstate Michigan.....(800) 824-3158
Toll free Outside of Michigan..... (800) 334-9738

Call for prior authorization of:..... (313) 964-2400
Hospice care ext. 428
Home health care

No benefits will be paid if your provider does not call to obtain prior authorization before you begin receiving hospice or home health care, or before you purchase orthotic devices or durable medical equipment. You may also call ext. 428 at the toll free numbers listed above.

Call for prior authorization of:
Skilled nursing facility care..... (800) 482-4040

No benefits will be paid if your provider does not call to obtain prior authorization.

Call for prior authorization of treatment for:.....(800) 457-8540
Mental and nervous conditions
Substance abuse

Treatment of mental and nervous conditions and substance abuse will not be covered if you do not call for prior authorization before receiving treatment.

Call for prior authorization of:
All hospital admissions (800) 445-6417

No benefits will be paid if your provider does not call to obtain prior authorization.

For prior authorization of Human Organ Transplant Procedures:
Have your physician or hospital call..... (800) 242-3504

You may also call the toll free numbers listed above.

Call Blue HealthLine for 24-Hour Health Information(800) 811-1764

Blue HealthLine gives you 24-hour access to registered nurses to help you:

- Assess an illness or injury;
- Find ways to live a healthier life;
- Understand a treatment plan prescribed by your doctor;
- Learn how to control a chronic condition (like diabetes or high blood pressure); and
- Take an active role in your medical care.

Blue HealthLine also gives you access to an up-to-date audio health library with more than 1,600 pre-recorded health messages on tape. Please note that Blue HealthLine is not a 911 emergency line. In an emergency call 911.

Additional information. More detail about your Plan benefits is provided in your Summary Plan Description booklet. Some important information you may need to refer to is:

- Eligibility;
- Filing your claim for benefits;
- How your benefits are coordinated with your coverage under other plans or Medicare; and
- Information about how the Plan is administered.

You may also visit the Michigan Conference of Teamsters Welfare Fund website, www.mctwf.org to link to the PPOM, Blue Cross/Blue Shield of Michigan or Delta Dental website to obtain up-to-date listings of In-Network hospital and health care providers.