A.F.L. HOTEL AND RESTAURANT WORKERS TRUST FUNDS

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HEALTH & WELFARE . PENSION . TRAINING

June 23, 2004

TO:

Parhapant Notice All ACTIVE AND RETIRED PARTICIPANTS OF THE AFL

HOTEL & RESTAURANT WORKERS HEALTH & WELFARE

TRUST

FROM:

BOARD OF TRUSTEES

RE:

COMPREHENSIVE MEDICAL PLAN CHANGES

Effective January 1, 2004, the following changes apply to the Trust Fund's Comprehensive Medical Plan's low-dose mammography screening benefit.

- Women of any age who have had an abnormal mammogram requiring a breast biopsy are eligible for a mammogram upon the recommendation of a Physician.
- When a mammography test cannot be scheduled within a designated benefit period, the mammography test may be covered if rendered within ten (10) days of the benefit period, as long as the total number of mammography tests allowed by the Plan is not exceeded.

Should you have any questions on the above changes, contact HMA at 951-4621 or for neighbor islands, toll free at 1-866-377-3977.