

Dear Minnesota Trucking Association Member:

Thank you for your interest in the MN Truckers Health Plan (the "Association Health Plan").

We look forward to your participation in the Plan, should the proposal you receive from Blue Cross and Blue Shield of Minnesota (Blue Cross) meet your organization's needs and goals.

As this is an association sponsored health plan, the first eligibility requirement for participation in the Plan is to be a current, paid member of the Minnesota Trucking Association (MTA). Any termination of membership will result in a cancellation of insurance coverage. If your organization is a current, paid member of the MTA, then it is eligible to participate in the MN Truckers Health Plan. An additional eligibility requirement is that the company be based in Minnesota and in the business of trucking and or maintenance services and supply of the trucking industry. A list of eligible SIC codes can be found at www.mntrucking.org.

The Plan Sponsor for the Association Health Plan is the MN Truckers Health Plan Consortium. The Consortium is a related, but separate, legal entity from the MTA. MTA member companies who participate in the MN Truckers Health plan are the only member companies eligible. The Consortium sponsors the Group Health Plan to satisfy certain requirements of ERISA (Employee Retirement Income Security Act of 1974). The Consortium Plan provides "Medical, Surgical, or Hospital Care Benefits" and is, therefore, an employee welfare benefit plan.

It's important to note that when your company enrolls in the Plan, you agree to participate for an initial term of two years. The two-year commitment is a promise to the Consortium and your industry to support the program. However, there are no financial obligations if the need to cancel exists. The two-year commitment is to ensure the stability of the Plan, which helps in providing competitive rates to all member companies. After this initial two-year term, an Employer may withdraw at any time with a 60-day notice.

Upon your acceptance of the Blue Cross proposal, your will receive documents such as the MN Truckers Health Plan Consortium Document, The Summary Plan Description, and a Participation Agreement which you will be required to sign, indicating your acknowledgement of your participation in the MN Truckers Health Plan Consortium. Should you have any questions through this process please do not hesitate to us at <u>MTA@mntruck.org</u> or 651-646-7351.

Cordially,

ohn Hansladen

John Hausladen, President MN Trucking Association