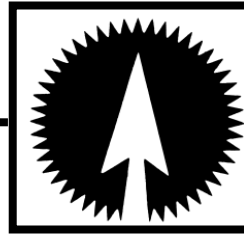


TONGASS TIMBER TRUST



111 Stedman St.#200
Ketchikan, AK 99901
Phone: 907-225-6114
Fax: 907-225-5920
Benefits@AKForest.org

Date: March 2006

To: All Participants in the Tongass Timber Trust:

As you know, the Tongass Timber Trust is a self-insured non-profit Plan operating solely for the benefit of the employees and families of the Alaska Forest Association members. The Trustees and staff of the Tongass Timber Trust are continually striving to provide you with the best benefits the Plan can afford.

We strongly believe that it is more cost-effective to encourage & help people to stay healthy than to provide a benefit only after a major problem is diagnosed. As medical science evolves your benefits are constantly evolving also.

Last year your benefits were increased by the following services:

- Well Child Care is now covered at 100% up to \$200 per year with no deductible imposed. This benefit includes Well Child exams and immunizations.
- Routine Adult Services are covered at 100% up to \$250 per year with no deductible imposed. This benefit includes routine physical exams and related tests.

The American Institute for Cancer Research has stated that the third most common cancer among American adults is now colorectal cancer. Early detection is an important key in surviving this cancer. Following their guidelines, effective March 1, 2006 for those of you over 50 years old the Trustees of your Plan have included the following benefit in your Covered Medical Services.

- Routine Colorectal Cancer Screening will be considered for benefits at 80% of usual & customary fees once every 10 years beginning at age 50. This new benefit applies only to **routine** screening colonoscopies.
Note: A colonoscopy that is medically necessary due to illness, injury or suspected disease is **not** considered routine and will be processed for benefits as any other covered medical procedure.

Please keep this notice with your copy of the Tongass Timber Trust Summary Plan Description. If you have any questions, please call our office anytime.

Sincerely,

Janice Harbour
Benefits Administrator