



UA Local 254

Health & Welfare and Pension Plan Trust Funds

A D M I N I S T E R E D B Y G L O B A L B E N E F I T S

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To: All Members of the UA Local 254 Health & Welfare Plan
From: Board of Trustees
UA Local 254 Health & Welfare Trust Fund
Date: May 7, 2008
Re: Improvements to the Health & Welfare Plan Effective February 1, 2008

We are pleased to advise you of a number of improvements to your Health & Welfare benefit plan, effective February 1, 2008.

Life Insurance

Active members are currently insured for \$15,000. That amount is increased to \$25,000 effective February 1, 2008. When an active member attains age 65, the amount is reduced to \$5,000.

Dependent Spouses of active members are currently insured for \$2,000. That amount is increased to \$4,000 effective February 1, 2008. Coverage for dependent Children of active members remains at \$2,000.

Accidental Death and Dismemberment (AD&D)

Active members are currently insured for \$15,000. That amount is increased to \$25,000 effective February 1, 2008. When an active member attains age 65, the AD&D amount is reduced to \$0.

Major Medical

Active members are currently covered for medical practitioners (chiropractors, podiatrists, etc.) with various per visit limits and annual maximums in the range of \$335 to \$445. Effective February 1, 2008, the limits per visit are eliminated and the annual maximums for every practitioner are now all at \$500 beginning with the year 2008. Retired members, who pay direct for the Optional Enhanced benefits, also receive these increased limits.

Active members are currently covered for hearing aids, with a lifetime maximum of \$400. Effective February 1, 2008, the lifetime maximum is

increased to \$800. Retired members, who pay direct for the Optional Enhanced benefits, also receive this increased limit.

Vision Care

Laser eye surgery is a new benefit effective February 1, 2008. This benefit is in addition to the other benefits (eye glasses, frames, contact lenses and eye exams) covered under the Vision Care plan.

Reimbursement for laser eye surgery will be at the rate of 50% of the charges incurred up to a lifetime maximum of \$1,500 per person. For example, if the charges incurred were \$2,500, the reimbursement will be \$1,250 and if the changes incurred were \$3,500, the reimbursement will be \$1,500. Multiple claims for laser eye surgery would be permitted if the lifetime maximum of \$1,500 has not yet been reached.

Please note the laser eye surgery must be performed by a qualified Ophthalmologist, the insured must be 18 years of age, have stable vision in both eyes for at least a year prior to the procedure, not be pregnant and be free of medical or eye problems.

The Board of Trustees will continue to monitor the financial status of our H&W trust fund and the claims experience of our H&W plan and will make any improvements or otherwise, as the conditions warrant.

Yours truly,

Your Board Of Trustees