

UTILITY WORKERS' UNION OF AMERICA LOCAL 223 HEALTH AND WELFARE FUND

January 2007

TO: All Eligible Participants of the Utility Workers' Union of America Local 223
Health & Welfare Fund

RE: Life Insurance, Accidental Death and Dismemberment and Long Term Disability Benefits

Dear Participants:

The Board of Trustees is pleased to announce that effective October 1, 2006 the Fund elected to purchase Life Insurance, Accidental Death and Dismemberment and Long Term Disability benefits for eligible Fund participants. Below is a brief description of the benefits however, you should refer to the enclosed Benefit Summary for a more detailed description:

Life Insurance Benefits

- Pays \$15,000 in the event of the participant's death

Accidental Death and Dismemberment Benefits

- Pays \$15,000 in the event of the accidental death of the participant

Long Term Disability Benefits

- Benefits payments begin after the participant has been unable to work for 90 days
- The Benefit provides for 60% of the participants monthly salary
- The maximum monthly benefit is \$2,000

Please complete and return the enclosed Beneficiary Designation Form to the address listed below.

The benefits described above are fully insured and are limited to those provided under the insurance contracts purchased by the Fund for eligible Fund participants.

If you have any questions regarding the above, please do not hesitate to contact the Fund Office at the address or telephone number listed below:

Sincerely,

Utility Workers' Union of
America Local 223
Board of Trustees

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