

MEMORANDUM

TO: Participants in the O.P.E.I.U. Locals 30 & 537 Health & Welfare Fund

FROM: Board of Trustees

DATE: February 2006

RE: Life Insurance and Accidental Death & Dismemberment (AD&D) Benefits

In a notice mailed to you dated December 2005 it was announced that life insurance and AD&D benefits would be reinstated effective for claims incurred on or after February 1, 2006. As stated in that announcement the full benefit amount is \$12,500.

The new insurance company, UniAmerica Insurance – a United Health Group Company, has produced the attached summary. Please keep this letter and attachment with your Summary Plan Description booklet dated January 1, 2004. We anticipate a more detailed brochure being available in about four to six weeks.

If you or your dependents have a claim, please call the Trust Fund Office for assistance at (562) 463-5065.

LIFE & AD&D BENEFIT SUMMARY

Your Plan at a Glance:

Life & Accidental Death & Dismemberment (AD&D) Summary

Basic Life & AD&D

Basic Life	Basic Life Insurance coverage is provided to you at no cost by OPEIU Locals 30 & 537 Health & Welfare Fund in the amount of \$12,500.	
Basic AD&D	Basic AD&D Insurance coverage is provided to you at no cost by OPEIU Locals 30 & 537 Health & Welfare Fund in the amount of \$12,500. Basic AD&D pays in the event of your accident death or dismemberment. The AD&D benefit is paid in addition to your base life insurance.	
Accidental Death & Dismemberment Benefit Schedule	Loss	Percentage payment of the scheduled amount (\$12,500) is:
	Loss of Life	100%
	Loss of sight in both eyes	100%
	Loss of one hand and sight in one eye	100%
	Loss of one foot and sight in one eye	100%
	Quadriplegia	100%
	Paraplegia	50%
	Hemiplegia	50%
	Loss of one hand	50%
	Loss of one foot	50%
	Loss of one eye	50%
	Loss of sight of one eye	50%
	Loss of speech	25%
Loss of hearing	25%	
Benefit Reduction Life	Coverage terminates at retirement	
Eligibility	All Active Employees of Contributing Employers whose employment is the subject of a Collective Bargaining Agreement by and between the Contributing Employers and the Office and Professional Employees International Union Locals 30 & 537	

The following exclusions apply to your Accidental Death & Dismemberment coverage: Suicide or attempted suicide while sane or insane; War or act of war; Disease, bodily or mental infirmity, or infection (except bacterial infection from a visual accidental injury); Intentional self-inflicted injury; Drugs unless prescribed by physician; Driving while intoxicated as defined by the applicable state laws where the loss occurred; Commission of felony, crime or assault; Flight, unless fare paying passenger on commercial flight.

Life and Accidental Death & Dismemberment coverages are underwritten by Unimerica Insurance Company, 6300 Olson Memorial Hwy, Golden Valley, MN, 55427. This is a summary of benefits and does not include all plan provisions and exclusions. Late applicants are subject to Evidence of Insurability.

This is an overview of your benefits. The contract will govern actual benefits. The Company reserves the right to make future changes