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◆◆ **IMPORTANT NOTICE TO PARTICIPANTS** ◆◆

January 2009

To All Employees and Dependents:

This Notice is to inform you of the following:

COMPLIANCE WITH MEDICARE SECONDARY PAYOR RULES

Effective March 1, 2008, in order to comply with the Medicare Secondary Payor Rules, certain Medicare-eligible retirees and spouses will receive Class C active employee benefits when the retiree returns to work and works enough hours as follows.

If a retired employee works and is credited with three hundred ninety (390) or more hours during any Work Quarter, and such retired employee and/or retired employee's spouse is Medicare-eligible, the Medicare-eligible person(s) will receive Class C active employee benefits for the corresponding Coverage Quarter. When the retired employee is subsequently credited with less than 390 hours in a Work Quarter, the Medicare-eligible person(s)' benefits for the corresponding Coverage Quarter shall revert to the previous Retiree Class under which the retired employee was covered.

Please keep this Notice in your Summary Plan Description (SPD) booklet for future reference. If you have any questions, feel free to call the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES