



U.A. Local 447 Health and Welfare Plan

ANNUAL OPEN ENROLLMENT

Dear Retiree Health Plan Participant:

December is open enrollment month for changing your medical and dental insurance coverage. If you are interested in changing your coverage and would like more information on either Plan please notify the Trust Fund Office at (916) 457-0821 as soon as possible.

Change of Enrollment forms must be submitted to the Trust Fund Office no later than Friday, December 19, 2008. Your new coverage will be effective January 1, 2009. If you are changing to or from a Medicare HMO program, your new coverage will be effective no later than, February 1, 2009.

If you would like more information on any of the Medical Plans (PacifiCare/Secure Horizons, Kaiser Senior Advantage or the U.A. Local 447 Self-Funded PPO Medical Plan) please call the Trust Fund Office at (916) 457-0821. If you would like information on the DeltaAdaptable or the Deltacare PMI dental plans, please let us know.

The Plan has added many new benefits you should consider before making your decision. Also, you will be notified of the new retiree co-pay rates within the next few weeks.

If you do not wish to change your coverage and wish to continue with the same plans, no action is required on your part and you may disregard this notice.

Jerry Lund, Administrator
For the Joint Board of Trustees