

**Laborers' and Operating Engineers' Utility Agreement
Health and Welfare and Vacation Savings Trust Funds for Arizona
2400 West Dunlap Avenue, Suite 250
Phoenix, AZ 85021-2811**



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Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant's report;
2. financial information and information on payments to service providers;
3. assets held for investment;
4. fiduciary information, including non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan); and
5. transactions in excess of 5% of the plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Southwest Service Administrators, Inc., who is the plan administrator, located at 2400 West Dunlap Avenue, Suite 250, Phoenix, AZ 85021-2811, 602-249-3582. The charge to cover copying cost will be \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 2400 West Dunlap Avenue, Suite 250, Phoenix, AZ 85021-2811, and at the U.S. Department of Labor in Washington, D.C. or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Spanish Language Assistance

Si usted no entiende la información en este documento, favor de comunicarse con personal del departamento de Administración al número 602-249-3582 o visite la oficina en esta dirección 2400 West Dunlap Avenue, Suite 250, Phoenix, AZ 85021-2811.

NOTICIA: SI NECESSITA ASISTENCIA PARA INTERPRETAR LA INFORMACION CONTENIDA EN ESTA REPORTE, FAVOR DE PONERSE EN CONTACTO CON LA OFICINA DE ADMINISTRACION AL NUMERO 602-249-3582.

January 1, 2009 through December 31, 2009

LABORERS' AND OPERATING ENGINEERS' UTILITY AGREEMENT HEALTH AND WELFARE AND VACATION SAVINGS TRUST FUNDS FOR ARIZONA

SUMMARY ANNUAL REPORTS

Laborers and Operating Engineers Utility Agreement Trust Funds for Arizona

HEALTH AND WELFARE ADMINISTRATIVE OFFICE VACATION

Administrator:
Southwest Service Administrators, Inc.
2400 W. Dunlap Ave., Suite 250
Phoenix, Arizona 85021
Phone (602) 249-3582
Toll free (800) 474-3485
Fax (602) 336-0895

SUMMARY ANNUAL REPORT FOR LABORERS' AND OPERATING ENGINEERS' UTILITY AGREEMENT VACATION SAVINGS TRUST FUND FOR ARIZONA

This is a summary of the annual report of the Laborers' and Operating Engineers' Utility Agreement Vacation Savings Trust Fund for Arizona, Employer Identification Number 86-0576429, multiemployer plan, for the period January 1, 2009, through December 31, 2009. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor (DOL) as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$157,216 as of December 31, 2009, compared to \$164,239 as of January 1, 2009. During the plan year, the plan experienced a decrease in its net assets of (\$7,023). During the plan year, the plan had total income of \$705,142, including employer contributions of \$0, employee contributions of \$676,010, Other contributions of \$17,504 and earnings from investments of \$11,628.

Plan expenses were \$712,165. These expenses included \$20,961 in administrative expenses and \$691,204 in benefits paid to participants and beneficiaries.

Additional Information

Contract administrator fees for this same period represented \$8,728.

To obtain a copy of this HIPAA Notice of Privacy Practice for the above noted group health plan benefits, call the Administrative Office at (602) 249-3582.

- COBRA administration
- The self-funded medical, dental and vision benefits

HIPAA Privacy pertains to the following group health plan benefits sponsored by the Laborers' and Operating Engineers' Utility Agreement Health and Welfare Trust Fund.

Where to Find a HIPAA Privacy Notice for Our Group Health Plan

If you have any questions about whether your plan covers mastectomies or reconstructive surgery, please contact the Administrative Office at the number above.

This coverage is subject to any plan copayments, referral requirements, annual deductibles and coinsurance provisions that may be applicable, consistent with those established for other benefits under the plan. These provisions are described in the Plan's Summary Plan Description (SPD).

Your group health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). For more information, call the Administrative Office at (602) 249-3582.

Annual Notice: Women's Health and Cancer Rights Act (WHCRA)

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Laborers and Operating Engineers Utility Agreement Trust Funds for Arizona
 HEALTH AND WELFARE ADMINISTRATIVE OFFICE VACATION

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5. transactions in excess of 5% of the plan assets; and
6. insurance information including sales commissions paid by insurance carriers.

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Phoenix, Arizona 85021

SUMMARY ANNUAL REPORT FOR LABORERS' AND OPERATING ENGINEERS' UTILITY AGREEMENT HEALTH AND WELFARE TRUST FUND FOR ARIZONA

This is a summary of the annual report of the Laborers' and Operating Engineers' Utility Agreement Health and Welfare Trust Fund for Arizona, Employer Identification Number 86-0576428, "multiemployer" plan for the period January 1, 2009, through December 31, 2009. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor (DOL) as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insured Information

The plan has contracts with two insurance companies to pay claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2009 were \$669,092.

Type of Benefit	Types of Claims Payable	Name of Insurer	Premiums Paid
Stop-Loss Benefit	Large claims	Canada Life	\$654,291
Group Life Insurance and AD&D Insurance Plan	Death Benefit and Accidental Death and Dismemberment Benefit	Trustmark Life Insurance Company	\$14,801
TOTAL PREMIUMS PAID			\$669,092

Uninsured Information

Medical, Dental and Vision benefits are not insured and instead are self-funded by the Laborers' and Operating Engineers' Utility Agreement Health and Welfare Trust Fund for Arizona.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$843,466 as of December 31, 2009, compared to \$1,744,506 as of January 1, 2009. During the plan year, the plan experienced a decrease in its net assets of (\$901,040). This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year.

The plan had total income of \$3,134,940 including employer contributions of \$2,829,340, employee contributions of \$13,931, gains of \$9,272 from the sale of assets, earnings from investments of \$21,850 and other income of \$260,547.

Plan expenses were \$4,035,980. These expenses included \$294,973 in administrative expenses and \$3,741,007 in benefits paid to participants and beneficiaries.

Additional Information

Contract administrator fees for this same period represented \$122,366.