

SMWIA Local 49 Family Health Plan

Administrative Office
2400 West Dunlap Avenue, Suite 250 • Phoenix, Arizona 85021
Phone 505-265-8422 • Toll Free 1-800-432-6636
www.southwestservicetpa.com

March 2011

SUMMARY ANNUAL REPORT

SMWIA LOCAL 49 FAMILY HEALTH PLAN

April 1, 2009 through March 31, 2010

This is a summary of the annual report of the SMWIA Local 49 Family Health Plan, Employer Identification No. 85-6011542, multiemployer plan, for the period April 1, 2009 through March 31, 2010. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The plan has committed itself to pay all weekly disability, major medical, dental, vision claims and certain life claims incurred under the terms of the plan.

Insurance Information

The plan has a contract with Union Labor Life Insurance Company to pay life and accidental death and dismemberment claims, Canada Life Assurance to pay stop-loss insurance claims and Presbyterian Premium Senior Medicare to pay health insurance claims incurred under the terms of the plan. The total combined premiums paid for the policy year ending March 31, 2010, were \$209,470 and the total of all benefit claims paid under the contract during the plan year was \$55,875.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$9,239,287 as of March 31, 2010, compared to \$6,624,408 as of March 31, 2009. During the plan year, the plan experienced an increase in its net assets of \$2,614,879. This increase 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. During the plan year, the plan had total income of \$7,764,593, including employer contributions of \$6,128,688, employee contributions of \$347,493, and net earnings from investments of \$1,288,412.

Plan expenses were \$5,149,714. These expenses included \$561,175 in administrative expenses, and \$4,588,539 in benefits paid to participants.

BOARD OF TRUSTEES

UNION TRUSTEES

Vincent Alvarado
Garry Willis
Ritchie Howles

MANAGEMENT TRUSTEES

Dave McCoy
Dana Skaar
Keith Wilson

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. financial information and information on payments to service providers;
2. assets held for investment;
3. fiduciary information, including non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan); and
4. insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Southwest Service Administrators, who is the plan administrator, located at 2400 West Dunlap Avenue, Suite 250, Phoenix, Arizona 85021, 505-265-8422. The charge to cover copying costs will be 25¢ per page plus postage 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, Arizona 85021, at each employer establishment at which at least 50 participants covered under the Plan are customarily working within 10 days following the date of your request, 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 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

**NOTICIA: SI NECESITA ASISTENCIA PARA INTEPRETAR LA INFORMACION
CONTENIDA EN ESTE REPORTE, POR FAVOR DE PONERSE EN CONTACTO
CON LA OFICINA DE ADMINISTRACION AL NUMERO 505-265-8422.**

SMWIA Local 49 Family Health Plan

TO: ALL PLAN PARTICIPANTS

RE: **WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998**

Dear Participant:

This is to inform you of federal legislation which affects your health care coverage. Under the Women's Health and Cancer Rights Act of 1998, group health plans that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery. In the case of a participant or beneficiary who is receiving benefits in connection with a mastectomy, coverage will be provided in a manner determined in consultation with the attending physician and patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications of mastectomy, including lymphedemas.

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 generally described in the Plan's Summary Plan Description (SPD).

If you have any questions about whether your plan covers mastectomies or reconstructive surgery, please contact the Administrative Office at 505-265-8422.

Sincerely,

Board of Trustees
March 2011

SMWIA Local 49 Family Health Plan

MEMORANDUM

TO: ALL PLAN PARTICIPANTS and BENEFICIARIES

RE: REMINDER OF PRIVACY PRACTICES

The SMWIA Local No. 49 Family Health Plan is committed to maintaining the confidentiality, integrity and security of the personal health information entrusted to it by its participants and beneficiaries. The Fund Trustees have developed a policy for the protection of this information and have expressed it in a Notice of Privacy Practices document. A copy of this Notice was mailed to participants or supplied to them with their copy of the Fund's Summary Plan Description booklet. An additional copy may be secured by contacting the Fund Administrative Office.

Sincerely,

Board of Trustees
March 2011

Online Access to your Health Plan with:

www.southwestservicetpa.com

★ BOOKMARK THIS SITE!



HOME

PARTICIPANTS

PROVIDERS

CORPORATE

LINKS

Participant Services

In this section of the website you will find many useful documents and have access to online resources.

Please find your Health & Welfare or Pension fund to the left.

Lookup Claims Status

View [online claims status](#) for participant claims.

Print EOB's

Reprint an [explanation of benefits](#). You will need a claim number and your social security number/tax ID.

Arizona Health & Welfare
UFCW & Employers Health Fund
AZ Sheet Metal
Phoenix Painters
SW Teamsters Health Fund
Laborers' & Operating Engineers'

Pension
AZ Sheet Metal
Phoenix Painters
Desert States
AZ Laborers & Teamsters (AL&T)

New Mexico Health & Welfare
SMWIA Local 49

Pension
DCP Pension Plan



Have an idea for our website?

Fill out our [Feedback Form](#)

Go to www.southwestservicetpa.com to:

- View your benefit schedules and Summary Plan Description ("SPD") booklets.
- Obtain links to other health & welfare providers such as your PPO & Dental Networks.
- Find out the current PPO status of your personal physician or locate a PPO physician via the PPO Network link.
- Create your own personal login and:
 - ◊ View the status of *your own* claims
 - ◊ Review your and your dependents eligibility status as it is recorded at the Fund Office (SW Service Administrators, Inc.)
 - ◊ Re-print *your own* Explanation of Benefits and various forms

Information on the website is maintained using data provided by your contributing employer to the Trust Fund Office. Your Protected Health Information (PHI) remains private and secure. We welcome any comments or suggestions you might have to improve the website contents---just contact your Trust Fund Office via the website or call us at 505-265-8422 or 800-432-6636.

REMEMBER...

**GET ALL YOUR HEALTH & WELFARE BENEFIT
QUESTIONS ANSWERED AT:**

www.southwestservicetpa.com