

UNITED FOOD AND COMMERCIAL WORKERS & EMPLOYERS
Arizona Health & Welfare Trust

ADMINISTRATOR: Southwest Service Administrators, Inc.
2400 W. Dunlap Ave., Suite 250 • Phoenix, AZ 85021 • Phone 602-249-3582 • Toll Free 1-800-474-3485 • Fax 602-249-3795

IMPORTANT BENEFIT CHANGE NOTICE

TO: PLAN B1 PARTICIPANTS

As you know, healthcare costs continue to rise at an alarming pace. Your Board of Trustees have agreed to make some modest changes to the Schedule of Benefits to ensure the continued financial health of your plan for all of its participants.

Effective March 1, 2007, the following changes will occur:

1. **Deductible:** The deductible will change to \$300 per participant. The family deductible will remain the same at \$750 per family.
2. **Out of Pocket Limit:** The out of pocket expense limit at which claims are paid at 100% will change from \$10,000 to \$20,000.
3. **Prescription Drug CoPayments:** Your copayment at participating pharmacies (i.e. Fry's Food Stores, Safeway, Smith's Food & Drug Stores, etc.) will remain the same for generic drugs (\$15). Copayments for brand drugs when there is no generic equivalent will be \$35 and brand drugs with a generic equivalent will change to \$50.
4. **Disability Waiver of Self Payment:** The disability waiver period will change from six to three months.

New ID cards and updated Summary Plan Description booklets are being prepared for distribution shortly. In the meantime, please keep this notice with your current SPD.

Please call the Fund Office if you have any questions about these benefit changes.

Sincerely,

BOARD OF TRUSTEES
FEBRUARY 1, 2007