

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 R 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 \$250 per participant.
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 (\$10). 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. **Self Payment Amount:** The self payment will change to \$175 effective with your payment due on March 20th for April 2007 coverage.

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