

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



Dear Participant:

Enclosed is your **Summary Plan Description (SPD)** booklet for the United Food and Commercial Workers and Employers Arizona Health and Welfare Plan 501-A. It describes the health and welfare benefits available to you and your eligible dependents as effective on March 1, 2007, *including all changes through this printing.*

Plan 501-A is a comprehensive program of health and related benefits which results from collective bargaining between your employer and your union, UFCW Local 99. The benefits include life insurance, accidental death and dismemberment insurance, short-term disability (time-loss) benefits, hospital, surgery and medical coverage, dental, vision and prescription drug benefits. The benefits cost thousands of dollars per participant per year, and provide substantial help toward paying your medical and related expenses.

Your industry has the right to be proud of the Trust Fund. Thousands of families in Arizona enjoy the health and related benefit coverages it provides. The Trustees look forward to providing Fund participants with protection against basic and catastrophic health care expenses in the coming years.

IMPORTANT: The Plan allows covered individuals to continue some of their benefits during certain periods when work activity has not generated eligibility. There is information in the booklet about both your "continuation coverage" rights and those of your dependents. (SELF-PAYMENT EXTENSION OF ELIGIBILITY Article 1, Part C of the Rules and Regulations). The Trustees urge you to share this booklet with your spouse, if any, and any other eligible dependents who may be old enough to appreciate the benefits the Trust Fund provides.

If you have any questions about whether a particular service or procedure is covered by the Trust Fund please visit the website at www.southwestservicetpa.com or call the Fund office.

Sincerely,

Board of Trustees