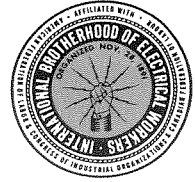


I.B.E.W. Local 915
Fringe Benefit Trust Funds
c/o Benefit Services
5621 Harney Road • Tampa, Florida 33610
(813) 740-1484 ■ 1-800-950-9582



IBEW LOCAL 915 HEALTH & WELFARE FUND

December 9, 2008

Dear Participant,

Over the past several years the Board of Trustees has been able to implement a number of improvements to the benefits provided by the Health and Welfare Fund. The Trustees continually monitor claims experience, employment conditions, and investment results to be sure the Fund is financially stable, and able to provide a quality plan of benefits.

After reviewing this year's results, and noting the current eligibility requirements have been in place for a number of years, the Trustees have determined that changes are needed in the continuing eligibility requirements. As such the following contribution requirements for continuing eligibility will become effective for the Eligibility Period beginning January 1, 2009.

Apprentices:

1st year apprentices will be required to have \$900 in contributions in a Qualifying Period

2nd year apprentices will be required to have \$1,000 in contributions in a Qualifying Period

3rd year apprentices will be required to have \$1,100 in contributions in a Qualifying Period

CE and CW Employees:

Employees working in the CE or CW classification will be required to have \$720 in contributions during a Qualifying Period.

The threshold for adding contributions to CE/CW employee's contribution bank is \$945 in a Qualifying Period.

If a CE or CW elects to have coverage for dependents he will be required to pay an additional \$160 per month. The month of January 2009 will be the enrollment period for CE and CW employees who did not previously elect dependent coverage. Please contact the Fund Office for enrollment information.

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Non-Bargaining Unit Employees:

The monthly contribution requirement for Non-Bargaining Unit employees will be increased from \$600 to \$650.

All Other Participants

:

The requirement for Continuation of Eligibility increases from \$1,050 in contributions in a Qualifying Period to \$1,200.

The threshold for adding contributions to an employee's contribution bank increases from \$1,200 to \$1,425 in a Qualifying Period.

The maximum amount of contributions in an employee's contribution bank continues to be limited to three years of eligibility.

Disability Credits will be adjusted to reflect the new contribution requirements.

These changes will apply to the Eligibility Period beginning January 1, 2009, and the Qualifying Period July 1 through September 30, 2008.

The Trustees believe these changes are necessary to maintain the Fund's financial stability.

Sincerely,

Board of Trustees