



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



December 9, 2008

Dear Retiree,

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 eligibility requirements for all active employees are being increased effective January 1, 2009.

The monthly requirement for Retirees will increase to \$400 per month effective February 1, 2009. This amount will be deducted from your account at the PowerNet Credit Union on, or about, January 15, 2009. This represents the February self-payment. Future deductions from your account at PowerNet will be in the amount of \$400.

If you have questions regarding your coverage under the Health and Welfare Fund please call the Fund Office.

Sincerely,

Board of Trustees