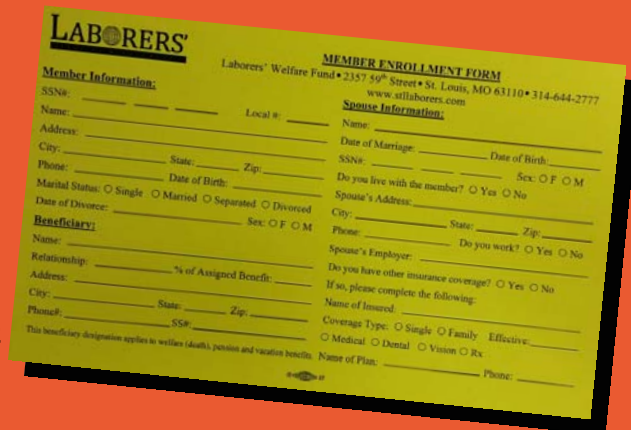


Hey it's me, Larry. Hope you are all doing well since the last time we spoke. As you recall, last month I explained how I first became eligible for welfare benefits. One thing I didn't know is that in order to use these benefits, I needed to complete, sign and return the yellow member enrollment card to the Benefit Office. This card provides them with the below information needed to issue my insurance card.

- Contact Information/Home Address/Phone Number
- Social Security Number
- Date of Birth
- Beneficiary Designation
- Spouse's Information
- Child(ren) Information



Today, the enrollment card is available online at www.stllaborers.com, the Benefit Office, your local Union Hall or the Laborers' training center.

Once I completed and returned the enrollment card, I was able to take advantage of my amazing benefits. Recently, I found out that I could get my annual check-up/physical for free, just to make sure I am as healthy as I feel. That's right! Now we have no co-pay for preventive care benefits. I wish I had these benefits when I was younger.

In December of the year I became insured, I called the Benefit Office because I wanted to see about adding my girlfriend, Susan, to my insurance coverage. She thought she had the flu and didn't have her own insurance. I was told that in order to add her that we would need to be legally married. It turned out that Susan was pregnant and didn't have the flu after all.

See you again next month, and I'll talk about adding my new family.



Larry the Laborer' is a brief summary of your benefits. The Plan Document has final authority in the case of any conflicts or confusion to Plan benefits.