

Puget Sound Electrical Workers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

September 17, 2009

To: All Active and Retired Participants
Puget Sound Electrical Workers Health & Welfare Trust Fund

Re: **Important Information Regarding Your Health Plan**

*Please be sure that you and your family read this notice carefully.
It should be kept with your benefit booklet or insurance records for future reference.*

This insert to your Health and Welfare booklet describes recent changes and policies adopted by the Plan.

Prescription Drug Plan

Effective with prescriptions filled on September 1, 2009 and after, the drug Wellbutrin will require a letter of medical necessity from your physician. If Wellbutrin is prescribed for smoking cessation it is only covered under the Mail Order Prescription Drug Program at 50% co-pay with a maximum lifetime benefit of \$300.

Participants who are currently receiving the drug Wellbutrin will have a 60-day grace period in which to obtain a letter of medical necessity to continue receiving the drug at regular prescription drug benefit levels.

Subrogation Policy

The Puget Sound Electrical Workers Health and Welfare Trust Fund does not cover charges for health care treatment which is covered under another policy or plan. Expenses incurred as a result of an act by a third party and payable by that third party or his/her insurance carrier are reimbursable to the Trust Fund and Plan in the event that the Plan has paid benefits related to the subrogated interest. The Board of Trustees has adopted the enclosed Policy on Subrogation Enforcement. Please read this policy carefully and keep with your benefit booklet for future reference.

Board of Trustees

Puget Sound Electrical Workers Health & Welfare Trust Fund

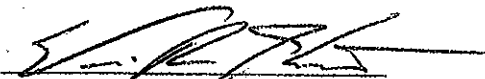
**PUGET SOUND ELECTRICAL WORKERS
HEALTH & WELFARE TRUST FUND**

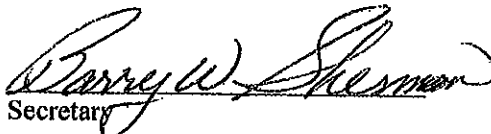
POLICY ON SUBROGATION ENFORCEMENT


THIS POLICY on enforcement of the Benefit Plan subrogation provisions is hereby adopted by the Board of Trustees this 19 day of March 2009.

1. The Board of Trustees hereby affirms the Benefit Plan subrogation provisions. It is the Policy of the Board of Trustees and of the Fund that a participant or beneficiary shall be required to repay to the Trust Fund the equivalent amount of all Benefit Plan claim amounts from all proceeds received from any and all sources which have reimbursed the participant or beneficiary for injuries caused by third persons. A participant or beneficiary is required to make the Trust Fund whole under strict enforcement of the subrogation rights of the Trust Fund.
2. Based upon the principle of Federal Preemption of conflicting state law under ERISA, the Board of Trustees specifically rejects any and all state law principles which seek to diminish or supercede the Benefit Plan subrogation provisions.
3. The Administrative Agent is hereby authorized and directed to administer the Benefit Plan subrogation provisions in accordance with this Policy.
4. In the interest of efficient administration and processing of benefit claims, the Administrative Agent is authorized to accept partial payment in full settlement of the Benefit Plan subrogation rights, where benefits paid do not exceed \$10,000. In such cases the Administrative Agent is authorized to accept partial payment of no less than 66% of the total claims amounts paid arising out of a single accident or incident. Notwithstanding this authorization to compromise or discount certain claims reimbursement, under no circumstances shall a participant's or beneficiary's attorney be retained as an attorney for the Trust Fund for purposes of subrogation enforcement.
5. The Administrative Agent is authorized to confer with the Trust Fund legal counsel as necessary to assist in the orderly resolution of subrogation enforcement issues. All disputed subrogation enforcement matters shall be referred to legal counsel for representation of the Trust Fund's interests.

**PUGET SOUND ELECTRICAL WORKERS
HEALTH & WELFARE TRUST FUND**


Chairman


Secretary

ATTEST:

Robert A. Bohrer
Fund Counsel

Date: 3-19-2009