

Puget Sound Electrical Workers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

February 10, 2010

TO: All Participants
Puget Sound Electrical Workers Health & Welfare Trust Fund

RE: Summary of Material Modification

This is a summary of material modifications describing recent benefit changes adopted by the Board of Trustees. Please be sure you and your family read it carefully and keep it with your Summary Plan Description Material.

This notice is to inform you of important changes to your health plan benefits that will go into effect March 1, 2010. At their December 2009 meeting, the Board of Trustees adopted same-sex domestic partner benefits.

Domestic Partner Benefits

In order to be eligible for Domestic Partner Benefits, you and your domestic partner must meet all of the following criteria:

- Each individual is 18 years of age or older;
- Each individual is of the same sex;
- Share a close personal relationship and are each other's sole domestic partners;
- Not legally married to anyone, or in a registered domestic partnership with someone else;
- Not related by blood closer than would bar marriage;
- Currently share the same regular and permanent residence;
- Shall agree in writing to be financially responsible for any and all additional tax that may be required to be paid so that the Trust Fund shall have no responsibility for taxation or tax reporting;
- Jointly share financial responsibility for "basic living expenses" including the cost of food, shelter, and other costs such as medical expenses; and
- Have registered with the Washington State Domestic Partner Registry pursuant to State rules in effect on January 1, 2010.

If you meet all of the eligibility requirements, your domestic partner (and any eligible dependent children of a domestic partner) will be insured under the Plan the same as any other dependent enrolled under this Plan.

Domestic Partners and their Dependents will not be entitled to COBRA continuation coverage.

Eligible Retiree Participants may qualify for free coverage age 62 to 65 subject to Plan eligibility rules. Domestic Partners of eligible retirees will be required to pay monthly contributions based on their Medicare status, even if the Retiree is eligible for the Plan's free health coverage.

Any subsequent changes made to Washington State Domestic Partner rules after January 1, 2010, pertaining to eligibility or State law coverage will require Board of Trustee review and approval.

The Domestic Partner Benefits may be terminated at any time by the Board of Trustees upon notification to participants and specifically shall terminate if and when the State of Washington legally approves or recognizes marriage of same sex individuals.

How to Enroll - If you are interested in enrolling and determining if you qualify for this coverage, you must complete a Declaration of Domestic Partnership form. To obtain this form, please contact the Administration Office at (866) 314-4239, option 4.

To request a form on-line, e-mail **form@wpas-inc.com**. You must include your name, complete address, and last 4 digits of your social security number or your member identification number as printed on your medical ID card. An application form will be mailed to you the next business day. Please use "PSEW Domestic Partner" in the subject line of your e-mail.

Administration Office
Puget Sound Electrical Workers Health & Welfare Trust Fund