

American Federation of Labor and Congress of Industrial Organizations



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AFL-CIO Health & Welfare Plan
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September 25, 2009

The Board of Trustees of the AFL-CIO Health & Welfare Fund (the "Fund") is pleased to announce that, as part of our ongoing efforts to "go green" and reduce the amount of paper that is mailed to participants, we are offering participants the opportunity to receive Fund documents via email. Receiving these documents by email means that they will be easily accessible to you and collected in one place. You can also access these documents at any time by going to the Fund's website, www.aflciotpa.org.

Please be advised that your email address will be kept confidential. We will not share it with anyone else and will use it only to communicate with you.

HOW TO ELECT TO RECEIVE DOCUMENTS BY EMAIL

If you would like to take advantage of this opportunity to receive Fund documents via email, please:

- Email the Fund at email@aflciotpa.org, write in the subject line: "electronic disclosure request," and provide your full name and employer name, **OR:**
- Complete the enclosed stamped, pre-addressed postcard and drop it in the mail.

Once we receive your postcard or email, you will begin to receive Fund documents by email after we have confirmed the accuracy of your email address.

You will need to email the Fund or send the postcard before **October 9, 2009**, to ensure that you will receive the forthcoming document describing the terms and conditions of your health benefits (also known as the Summary Plan Description, or SPD) by email.

FREQUENTLY ASKED QUESTIONS ABOUT ELECTRONIC DISCLOSURE

Q: If I elect to receive documents by email, what documents will I receive by email?

A: If you elect to receive documents by email, you will receive the following documents by email:

- Summary Plan Description and changes to the Summary Plan Description
- Summary Annual Report (summary of the Fund's annual report filed with the U.S. Department of Labor)
- Annual notice required under the Women's Health & Cancer Rights Act



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In addition, you may also receive the following documents by email:

- Notices of creditable coverage if you are eligible for Medicare Part D
- HIPAA certificate of creditable coverage

Q: What if I want a paper version of any document that is emailed to me?

A: You may request at any time a paper version of any document that is emailed to you by writing to the Fund at **AFI-CIO Health & Welfare Fund, 333 West Vine Street, Suite 500, Lexington, Kentucky 40507**. No charge will be made if the document is one that must otherwise be provided without charge (e.g., Summary Plan Description). A copy of the Summary Plan Description will always be posted on the Fund's website at www.afciotpa.org, and you can print it out by going to the website. Copies of any other documents sent to you by email will also be posted on the Fund's website and available for you to print out for at least 90 days.

Q: What if I decide I no longer want to receive Fund information by email?

A: You may revoke your consent to receiving Fund information by email at any time by writing to the Fund at **AFI-CIO Health & Welfare Fund, 333 West Vine Street, Suite 500, Lexington, Kentucky 40507**. All documents issued after the Fund's receipt of your request will be provided to you by regular mail.

Q: What if my emails address changes?

A: If your emails address changes, please notify the Fund at email@afciotpa.org or **AFI-CIO Health & Welfare Fund, 333 West Vine Street, Suite 500, Lexington, Kentucky 40507**.

AFL-CIO Health & Welfare Fund

Yes, I elect to "GO GREEN" and receive Fund information electronically. I understand this election will remain in effect until I terminate this authorization in writing.

Name: _____

Address: _____

My email address is: _____

I understand it is my responsibility to inform the Fund of any changes in my email address.

Employer Name: _____

No, please mail Fund information to the address above.

Signature: _____ Date: _____

**AFL-CIO HEALTH & WELFARE FUND
333 WEST VINE STREET SUITE 500
LEXINGTON KY 40507**