

**AFL-CIO HEALTH & WELFARE PLAN**  
**SUMMARY OF PLAN CHANGES**

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***Domestic Partners of Retirees Eligible for Coverage Effective October 1, 2010***  
***(Applicable only to retirees of employers that offer retiree health coverage)***

The Plan's coverage eligibility rules for retirees have been expanded to allow for the enrollment of a Domestic Partner, even if that Domestic Partner was not covered under the Plan while the retiree was in active employment. All of the regular eligibility requirements for Domestic Partner coverage under the Plan will apply and must be satisfied.

If you are a retiree and currently have a domestic partner who is not enrolled in the Plan, and you are interested in enrolling him or her in the Plan, you and your domestic partner will need to apply for the coverage and supply all the documentation required by the Plan for the substantiation of the domestic partnership. Contact the Plan Administrator to get the application and information about the supporting documentation needed.

**If your full and complete application for such coverage is received on or before November 29, 2010, you may elect Domestic Partner coverage retroactive to October 1, 2010.** Otherwise, a domestic partner can be enrolled during the upcoming open enrollment period in December 2010 effective January 1, 2011 (or during any future open enrollment period for coverage following that open enrollment period).

***Note: If a Domestic Partner is enrolled in coverage under the Plan, but you do not claim that individual as a dependent on your federal income tax return, the value of coverage provided to your Domestic Partner may be taxable to you. Contact the Plan Administrator for additional information.***

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***Have Questions?***

If you have questions or need additional information, please contact the Plan Administrator:

AFL-CIO Health & Welfare Plan  
333 West Vine St., Suite 500  
Lexington, KY 40507  
(877) 423-5246  
email@aflociotpa.org

In addition, this and other information is posted on the Plan's website, [www.aflociotpa.org](http://www.aflociotpa.org).