

IMPORTANT NOTICE ABOUT WELFARE FUND ELIGIBILITY RULES

December 12, 2007

Dear Participant:

Please read this notice carefully because it concerns the eligibility rules for Welfare Fund coverage.

There are occasions when a Contributing Employer submits remittance reports to the Fund Office which show the number of hours that an employee worked in Covered Employment for a given week or month but fails to pay the corresponding contributions. The Fund Office has always acted promptly to collect the unpaid contributions, including referring such Delinquent Employers to the Funds' Collection Counsel for legal action, and will continue its collection efforts against Delinquent Employers.

Effective December 1, 2007, the Welfare Fund will no longer credit employees for unpaid hours that any Employer reports to the Fund Office. As a result, you and your family will lose your Welfare Fund coverage if your Employer does not pay the corresponding contributions to the Welfare Fund even though you worked the required number of hours for eligibility for coverage. If you do lose your coverage because of your Employer's failure to pay contributions on your behalf, you and your family members will **not** be eligible for COBRA coverage.

The Fund Office sends you a monthly "hours worked" statement reflecting the number of hours that your Employer has reported to the Funds on your behalf. The statement will now indicate whether any of those hours are hours for which no contributions have been paid. Please pay careful attention to this statement and to whether your Employer has failed to pay any contributions on your behalf so that you can be prepared for any resulting loss of Welfare Fund coverage.

Very truly yours,

Board of Trustees
Local 282 Welfare Trust Fund