

Transport Workers Union of America LOCAL 514, ATD, AFL-CIO 11945 East Pine Street Tulsa. Oklahoma 74116-2026

LINE STATIONS Tulsa, OK Memphis, TN El Paso, TX San Antonio, TX Oklahoma City, OK

ATTENTION 2010 NEW HIRES LONG TERM **DISABILITY INSURANCE** ANNUAL ENROLLMENT

IF YOU ARE A MEMBER OF THE TRANSPORT WORKERS UNION, AND A NEW HIRE IN 2010*, YOU ARE ELIGIBLE FOR LONG TERM DISABILITY INSURANCE DURING THE ANNUAL ENROLLMENT PERIOD.

THIS YEAR'S LTD ENROLLMENT IS EFFECTIVE MAY 1, 2011 ENROLLMENT WILL BE AUTOMATIC

IF YOU DECIDE YOU DO NOT WANT LTD COVERAGE YOU MUST SIGN AN OPT OUT FORM AND RETURN IT TO YOUR LOCAL COORDINATOR NO LATER THAN APRIL 9TH.

PLEASE NOTE, IF YOU REFUSE THE INSURANCE AT THIS TIME BUT LATER DECIDE TO ENROLL YOU WILL BE REQUIRED TO PROVIDE PROOF OF INSURABILITY AND MAY BE SUBJECT TO A PHYSICAL EXAMINATION TO OBTAIN COVERAGE.

INFORMATION WILL BE MAILED TO YOUR LAST KNOWN ADDRESS OR WILL BE AVAILABLE FROM YOUR LOCAL BENEFITS COORDINATOR.

IF YOU DO NOT RECEIVE THE LTD INFORMATION AT HOME PLEASE CONTACT THE UNION OFFICE FOR A PACKET.

*MEMBERS RECALLED MORE THAN TWO YEARS FROM INITIAL DATE OF TERMINATION ARE ALSO CONSIDERED NEW HIRES FOR BENEFITS PURPOSES.

Mary E Jorremanne ITD COORDINATOR



afl-cio, clc

March 17, 2011