A C L O C AMENICA

Union Benefit Planners, Inc.

Dear Brothers and Sisters.

The TWU and Union Benefit Planners (UBP) are helping you through this transition by offering affordable medical alternatives for those Members that may lose their medical insurance either because of a RIF or the elimination of the Retiree Medical Benefits.

We have made available a website www.twubenefits.com with which each individual can shop and compare different medical insurance plans and choose one that fits their specific needs. As part of this service, there will also be a "Care Advocate" available to everyone using the service that'll be there with you to assure all your concerns and questions are addressed.

The members may call our Enroll Assist Line: 866-978-2032.

Additional services for members with Union Sponsored Benefits:

You have the option of continuing TWU provided benefits including:

- Term Life Insurance
- Accident Insurance
- Critical Illness Insurance
- Whole Life Insurance