TWU Benefits Enrollment Rollover

October 19, 2015

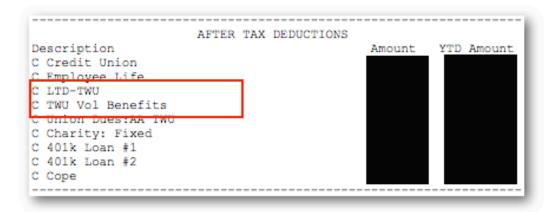


To all TWU Members,

If you make NO CHANGES to your TWU Voluntary benefits.

- TWU LTD
- Lincoln Accident
- Lincoln Critical
- Lincoln Term
- UMUN Whole Life
- · Standard Short Term

Your current deduction rate under the **TWU LTD** and **TWU VOL** lines of your pay statement will remain the same. These will automatically roll over.



To withdraw from these benefits you must fill out a "Surrender form" and submit it to the TWU office. These forms are available at the TWU 514 Offices on Pine Street.

These forms MUST be handled at the TWU514 Offices 11945 East Pine Street.

Terry Buck,

Chairman of Benefits Committee

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