

# Transportation • Communications • International Union

Los Angeles Metropolitan Transportation Authority  
Health & Welfare Trust Fund

Administered By: Benefit Programs Administration  
Telephone • (562) 463-5090 • (800) 427-5342

November 2007

To All Eligible Active and Retired Participants of the  
Transportation Communications International Union  
Los Angeles Metropolitan Transportation Authority  
Health and Welfare Trust Fund

**Re: Increased Life Insurance Benefit  
New Retiree Life Insurance Benefit  
Increased Monthly Participant Contribution  
Effective January 1, 2008**

**Dear Active and Retired Participants:**

## **Increased Life Insurance Benefit Active Participants**

The Board of Trustees of the Transportation Communications International Union – Los Angeles Metropolitan Transportation Authority Health & Welfare Trust Fund are pleased to inform you that the amount of the Life Insurance Benefit for all Active eligible participants will increase from \$10,000.00 to **\$35,000.00** effective **January 1, 2008**. In addition, the increased Life Insurance Benefit provides Accidental Death & Dismemberment (AD&D) coverage.

## **New Retiree Life Insurance Benefit**

The Board of Trustees have added a new Life Insurance Benefit for all Retired eligible participants in the amount of **\$24,000.00** effective **January 1, 2008**. In addition, the Life Insurance Benefit provides Accidental Death & Dismemberment (AD&D) coverage.

Enclosed is a Prudential Financial Group Insurance Beneficiary Designation/Change form. If you have not previously completed a Beneficiary Designation form for Life Insurance or if you would like to change your designated Beneficiary, you may do so now by completing the enclosed form. The completed and signed Beneficiary Designation Form should be returned to the Administrative Office. **If you have previously designated a Beneficiary for Life Insurance coverage and do not wish to change the Beneficiary, no action is required.**

## **Increased Monthly Participant Contribution**

As the cost of health care continues to increase the Board of Trustees have considered various options in attempting to minimize the effect of these increases to the Plan while continuing to maintain the current level of benefits offered to participants. The Trustees have taken action to increase the monthly participant contribution to the Plan by **\$10.00** effective **January 1, 2008**. As a result, the \$35.00 monthly participant contribution will be **\$45.00**. If a participant has an enrolled dependent in the Plan the monthly contribution of \$50.00 will be **\$60.00** effective **January 1, 2008**.

Sincerely,

Benefit Programs Administration  
On Behalf of the Board of Trustees

ENCLOSURE  
All Elig Act & Ret Participants 2007.doc