



Airconditioning And Refrigeration Industry Joint Trust Funds

1380 S. SANDERSON AVENUE, SUITE 201, ANAHEIM, CALIFORNIA 92806 • PHONE: (714) 917-6100 • FAX: (714) 917-6065

March 2009

Dear Member,

The Board of Trustees recently amended the Health and Welfare Trust Summary Plan Description. Although you will soon receive detailed information on the amendments, a summary of the changes are:

- **Amendment Regarding Eligibility for Dependents of Retirees**

The purpose of this amendment was to allow Health and Welfare eligibility to disabled children of all retirees. Previously, children were not eligible unless the retiree was receiving a disability pension. The amendment now allows any retiree to continue coverage for a disabled child. The disabled child must have been eligible at the time of retirement and not able to take care of his or her self because of mental or physical incapacity.

This amendment is effectively retroactively to January 1, 2009.

- **Amendment Regarding Distributions of Vacation Benefits**

This amendment changes the current method of distributing Vacation benefits. Beginning April 1, 2009, you have a choice of the following distribution methods.

1. **Checks each April and December.**

If this is your choice, you will continue to receive a paper check each April and December. The check for April 1, 2009 will be for all contributions collected for hours worked through December 2008. The check for December 1, 2009 will be for the **entire balance** in your account as of November 30, 2009. Each subsequent check will also be for the entire balance in your account as of the date of the check.

2. **Direct deposits to your checking or savings account.**

If you choose this method, you will receive a paper check April 1, 2009. That check will be for all contributions collected for hours worked through December 2008. If you provide a voided check or deposit slip to the Trust Office by March 23, 2009, you will also receive a direct deposit by the third business day of April 2009. The direct deposit will be for the balance in your

account as of March 31, 2009.

You will continue to receive a direct deposit by the third business day of each month thereafter. Each deposit will be for the balance in your account as of the end of the previous month. For example, the direct deposit made on the third business day of July 2009 will be for the balance in your account as of June 30, 2009.

Your account must be open and capable of receiving a direct deposit. If a deposit is returned by your bank, you will automatically be enrolled in the April and December distribution method.

Switching Methods of Distribution

You may switch methods at any time. To switch from the April and December check distribution, all you need do is provide the Trust Office a voided check or deposit slip by the 20th of the month. Your direct deposit will begin on the third business day of the next month.

To switch from the direct deposit method, simply notify the Trust Office in writing of your desire to do so.

NOTE: As of April 1, 2009, emergency withdrawals will no longer be allowed.

If you wish to enroll in the direct deposit distributions method, you must complete the enclosed form and return it to the Trust Office in the enclosed envelope, along with a voided check or deposit slip. If it is returned by March 23, 2009, you will receive the direct deposit as described above. If received after that date, your direct deposit will begin on the third business day of the month following receipt.

Please call the Trust Office at (714) 917-6100 if you have any questions.

Sincerely,

Jack R. Wilkerson

Administrator