

November 2010

**ANNUAL CHOICE OF MEDICAL/DENTAL PLANS
AFL HOTEL & RESTAURANT WORKERS HEALTH & WELFARE TRUST
RETIREES 65 AND OVER**

As a participant of the AFL Hotel & Restaurant Workers Health & Welfare Trust Fund, you may change your medical and/or dental plan during the Open Enrollment Period of November 1, 2010 through November 30, 2010, to be effective January 1, 2011.

For a comparison of benefits for each medical and/or dental provider, please contact your Trust Fund Office at (808) 523-0199, neighbor island participants contact 1-866-772-8989.

Please note that once you make your choice to switch medical and/or dental providers, you cannot change plans until the next Open Enrollment Period.

Sincerely,

TRUST FUND OFFICE

On Behalf of the Board of Trustees

AFL Hotel & Restaurant Workers Health & Welfare Trust