

# **HAWAII TEAMSTERS AND ALLIED WORKERS, LOCAL 996**

## **LEGAL SERVICES PLAN**



**As of September 1, 2012**

## **Introduction**

This booklet is a summary of the eligibility rules for and the benefits provided by the Hawaii Teamsters and Allied Workers, Local 996 Legal Services Plan as of September 1, 2012.

The Trustees of the Legal Services Plan have elected to contract with Legal Aid Society of Hawaii, to serve as the exclusive legal service provider for the Plan. The Plan will therefore only pay for those covered legal services which are performed by Legal Aid for eligible participants and beneficiaries. Legal Services which are on the list of covered legal services but which are not performed by Legal Aid or Legal Aid's contracted provider will not be paid for by the Plan.

Participants who are interested in having legal services provided must call the Legal Aid intake number, (808) 527-8056, from 8:00 AM to 4:30 PM, Monday through Friday, and ask for assistance through the Teamsters or Union Plan. Legal Aid will access an applicant's eligibility for services through the Legal Services Plan.

FROM TIME TO TIME, THE BOARD OF TRUSTEES, IN ITS SOLE AND ABSOLUTE DISCRETION, MAY MAKE CHANGES TO THE LEGAL SERVICES PLAN WITH REGARD TO ELIGIBILITY REQUIREMENTS AND BENEFITS AVAILABLE. THESE CHANGES MAY AFFECT YOU AND YOUR DEPENDENTS.

You are urged to read this booklet carefully so that you will be fully acquainted with all benefits to which you and your dependents are entitled.

**Board of Trustees**

**HAWAII TEAMSTERS  
AND ALLIED WORKERS  
LOCAL 996  
LEGAL SERVICES PLAN**

560 N. Nimitz Highway, Suite 209  
Honolulu, Hawaii 96817  
Telephone: 523-0199

**BOARD OF TRUSTEES**

Employer Trustees

Melvin Higa

Union Trustees

Ronan Kozuma  
Millie Downey

**CONSULTANT**

Honolulu Actuarial Consultants, Inc.

**CONTRACT ADMINISTRATOR**

Benefit & Risk Management Service

**LEGAL COUNSEL**

Kawashima Law Group, LLLC

**LEGAL SERVICE PROVIDER**

Legal Aid Society of Hawaii

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**INFORMATION REQUIRED BY  
THE EMPLOYEE RETIREMENT  
INCOME SECURITY ACT OF 1974 (ERISA)**

**PLAN SPONSOR AND  
PLAN ADMINISTRATOR**

Board of Trustees  
Hawaii Teamsters and Allied Workers, Local 996  
Legal Services Trust Fund

Administrative Office  
560 N. Nimitz Highway, Suite 209  
Honolulu, Hawaii 96817  
Phone: (808) 523-0199

Participants and beneficiaries may receive from the plan administrator, upon written request, information as to whether a particular employer is a sponsor of the plan and, if so, the sponsor's address.

**IDENTIFICATION NUMBERS**

Assigned by Internal Revenue Service (EIN) - 99-0248050  
Assigned by Plan Sponsor - Plan No. 501

**TYPE OF PLAN**

Prepaid legal services plan.

**TYPE OF ADMINISTRATION**

The Board of Trustees has engaged Benefit & Risk Management Service at 560 N. Nimitz Highway, Suite 209, Honolulu, Hawaii 96817 to serve as Contract Administrator for the Legal Services Plan.

**AGENT FOR SERVICE  
OF LEGAL PROCESS**

Carla Jacobs  
Benefit & Risk Management Service  
560 N. Nimitz Highway, Suite 209  
Honolulu, Hawaii 96817

Service of legal process may also be made upon a Plan Trustee or the Plan Administrator.

**NAME, TITLE AND ADDRESS OF PRINCIPAL  
PLACE OF BUSINESS OF EACH TRUSTEE**

Employer Trustees

Melvin Higa  
Controller  
Oahu Transit Services  
811 Middle Street  
Honolulu, Hawaii 96819

Union Trustees

Ronan Kozuma  
President  
Teamsters Union Local 996  
1817 Hart Street  
Honolulu, Hawaii 96819

Millie Downey  
Secretary/Treasurer  
Teamsters Union Local 996  
1817 Hart Street  
Honolulu, Hawaii 96819

**APPLICABLE COLLECTIVE  
BARGAINING AGREEMENT**

The Hawaii Teamsters and Allied Workers, Local 996 Legal Services Trust fund is maintained pursuant to collective bargaining agreements with several employers. The terms of these agreements vary in some aspects.

A copy of any applicable collective bargaining agreement may be obtained by participants and beneficiaries upon written

request to the Plan Administrator and is available for examination by participants and beneficiaries at the Trust Fund Office.

## **SOURCE OF CONTRIBUTIONS**

The funds from which all benefits and expenses are paid are contributed by employers who are party to collective bargaining agreements which require such contributions. Each Employer is required to make monthly contributions to the Trust Fund whenever required based on an hourly contribution rate specified in the applicable collective bargaining agreement.

## **FUNDING MEDIUM**

Contributions, if any, made by each employer are deposited into a Custodial account at the First Hawaiian Bank Trust Division. Funds in excess of those needed for immediate requirements are invested in an Investment Monitor Account (Balanced Strategy) at First Hawaiian Bank.

## **FISCAL YEAR AND PLAN YEAR**

July 1 through the following June 30.

## WHAT IS THE LEGAL SERVICES PLAN

The Hawaii Teamsters and Allied Workers, Local 996 Legal Services Plan provides prepaid legal service benefits to bargaining unit employees of companies whose contracts with the Hawaii Teamsters Local 996 provide for company contributions, as needed, to the Legal Services Plan. The Legal Services Plan is administered by a Joint Board of Trustees consisting of one (1) Employer Trustee and two (2) Union Trustees. The benefits are paid from company contributions which are placed in a Trust Fund and from employee co-payments.







# WHO IS ELIGIBLE FOR LEGAL SERVICE BENEFITS

## HOW DO I BECOME ELIGIBLE?

In order to qualify for legal service benefits, you must first meet the following general rules:

1. You must work in the Teamsters bargaining unit for an Employer whose collective bargaining agreement requires the Employer to contribute, as needed, to the Legal Services Plan for you;
2. Your Employer must actually make contributions, as needed, to the Legal Services Plan on your behalf,
3. You must work 87 or more hours in the calendar month in which your Employer has made the required contributions to the Legal Services Plan on your behalf.

You will become eligible for legal service benefits beginning with the second calendar month following the calendar month in which you first meet the above requirements.

**EXAMPLE** If you begin to work for your Employer in January, work 100 hours in January and your Employer makes the required contribution, if any, on your behalf into the Legal Services Plan in February, you will be eligible for legal service benefits in March - the second calendar month following January.

Each succeeding calendar month with 87 or more hours for which contributions may be required will provide you with legal service benefits coverage for the second calendar month following the month of work.

If in doubt as to your eligibility, phone the Trust Fund Office at 523-0199.

## HOW DO I MAINTAIN MY ELIGIBILITY?

Once you become eligible, you maintain your eligibility as long as you work 87 or more hours in a month for which your Employer makes the required contribution to the Trust Fund on your behalf.

## WHEN DO I LOSE ELIGIBILITY IF I DON'T WORK THE REQUIRED HOURS?

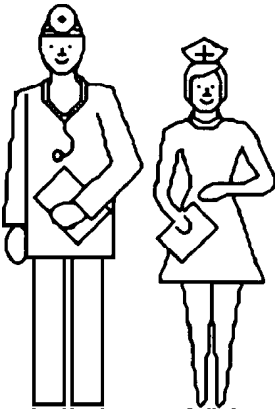
Let's say you quit or otherwise fail to work the required 87 hours in a calendar month. Your coverage continues for two (2) calendar months beyond the last calendar month in which you did work 87 or more hours for which your Employer made the required contribution to the Trust Fund on your behalf.

Exceptions are made as described later, if you fail to work the required hours due to illness.

**EXAMPLE** Say you terminate your employment in September and did not work 87 or more hours in September prior to your termination. You will be covered through October - the second calendar month following the last month in which you did work 87 or more hours.

## WHAT HAPPENS IF MY EMPLOYER DOES NOT MAKE THE REQUIRED CONTRIBUTIONS?

If your Employer fails to make the required contribution on your behalf, your coverage ends on the last day of the second month following the latest month in which you worked the necessary 87 hours and your Employer made the required contributions on your behalf to the Trust Fund. Your coverage will be reinstated as soon as your Employer brings the required contributions up to date. This rule is necessary because Legal Service Plans' benefits are almost entirely financed by Employer contributions.



## WHAT IF I AM DISABLED AND UNABLE TO WORK?

If while eligible you become disabled, your legal service benefits coverage will continue for not more than six (6) months following the month in which the disability began. You must have your doctor furnish the Trust Fund with proof of your disability and inability to work. Be sure to contact the Trust Fund Office and obtain the medical form for your doctor to complete.

## WHAT HAPPENS IF I ENTER THE ARMED FORCES?

All coverage ends immediately upon your induction into the Armed Forces of any nation.

## **SELF-PAYMENTS**

If you become ineligible for benefits, you can continue your eligibility for benefits for not more than three (3) consecutive months by making self-payments to the Trust Fund.

The amount you must pay each month will be equal to your Employer's contribution rate multiplied by 87 hours and must be received by the Trust Fund Office within 15 days from the date of your ineligibility notification letter. Contact the Trust Fund Office at 523-0199 if you wish to make a self-payment and they will tell you the amount of your payment and explain the payment procedure.

## **DEPENDENTS**

Your eligible dependents are covered by this Plan. Eligible dependents include (1) your spouse, (b) each unmarried child under the age of 19 years, and (c) unmarried children from age 19 through 22 who are full-time students.

## **DUAL MEMBERSHIP**

If a husband and wife are employees of an Employer or Employers who are obligated to contribute to the Trust Fund on their behalf, both may elect coverage. However, only one (1) may cover their dependent children, if any. In no event will an employee be allowed to elect coverage through the Trust Fund Office as both an employee as well as a dependent of an employee covered under the Trust Fund.

## **LEGAL SERVICES BENEFITS**

The Hawaii Teamsters and Allied Workers, Local 996 Legal Services Plan has contracted with the Legal Aid Society of Hawaii (Legal Aid) which has three locations that provide all of the legal services benefits for eligible participants and beneficiaries of the Legal Services Plan.

Participants who are interested in having legal services provided must call the Legal Aid intake number, (808) 527-8056, from 8:00 AM to 4:30 PM, Monday through Friday, and ask for assistance through the Teamsters or Union Plan. Legal Aid will access an applicant's eligibility for services through the Legal Services Plan.

SINCE LEGAL AID IS THE EXCLUSIVE LEGAL SERVICE PROVIDER FOR THE TRUST FUND, THE TRUST FUND WILL ONLY PAY FOR THOSE COVERED LEGAL SERVICES WHICH ARE PERFORMED BY LEGAL AID OR A LEGAL AID CONTRACTED PROVIDER FOR ELIGIBLE PARTICIPANTS AND BENEFICIARIES. LEGAL SERVICES WHICH ARE ON THE LIST OF COVERED LEGAL SERVICES BUT WHICH ARE PERFORMED BY A PROVIDER OTHER THAN LEGAL AID, EXCEPT WHEN LEGAL AID CONTRACTS WITH AN OUTSIDE PROVIDER, WILL NOT BE PAID FOR BY THE TRUST FUND.

## SCHEDULE OF LEGAL BENEFITS

All legal services under the plan are being provided subject to the Code of Professional Responsibility and the ethical rules established by the Hawaii Supreme Court for all attorneys in Hawaii.

The attorney's obligations are exclusively to you and his/her relationship with you is strictly confidential. He/she will not receive any instructions, directions or interference from the Trustees, or anyone else connected with the plan. The Trustees may have access to limited statistical information, but only if it is needed for the orderly administration of the plan.

By accepting legal services under the plan, you acknowledge that the plan has no liability for conduct of your case by the attorney.

Any eligible participant is entitled to receive legal advice and consultation on all personal matters relating to the legal issues listed below. However, in order to receive this legal advice and consultation, the participant shall be required to make a \$25 co-payment per legal matter.

In addition, legal advice and consultation shall be limited to no more than three (3) new matters per participant per plan year (July 1 through June 30).

As a further restriction, under no circumstances shall the total amount of legal services provided by the Plan during a plan year exceed \$1,500 per participant if the legal services provided do not include a trial or \$2,500 if the legal services provided do include a trial. You will be held responsible for the payment of any legal services fees in excess of these benefit maximums.

All of the legal services described below are subject to the exclusions listed on page 17.

## Initial Conference

Any member involved in an occurrence or situation which he/she believes could require legal assistance, or a member with a question regarding legal problems or planning, is entitled to an initial consultation, subject to the list of exclusions on page 17.



The initial conference is not subject to the \$25 member co-payment. The co-payment is assessed if it is determined during the initial conference that the legal services needed are covered by the plan and the member decides to have these services performed.

## Document Review

Any member is entitled to the review of documents pertaining to all personal legal matters covered under the Plan. Such documents shall include, but not be limited to, rental agreements, contracts and warranties.

## Consumer Protection

Any member is entitled to receive guidance or representation concerning any consumer transaction which violates warranties, contracts, advertising claims, or unfair merchandising practices.

## Document Preparation and Legal Letter

Any member may request the preparation of any ordinary non-complicated legal document, including the writing of a demand letter or statement of position for a member's personal use.

## Landlord/Tenant and Mortgage Problems

Any member is entitled to receive guidance and/or representation in any dispute involving the member's contractual relationship with a landlord and to receive similar assistance in any mortgage action affecting the member's personal interest.

## Real Estate Transactions

Any member is entitled to legal advice and assistance concerning the purchase or sale of a personal residence. Such assistance shall include review of documents, advice on escrow, and title search matters, negotiations with real estate brokers in member's interest on any technical or legal matter, as well as general assistance to complete the transaction satisfactorily.

THE PLAN'S LEGAL SERVICE PROVIDER WILL NOT, HOWEVER, ENGAGE IN NEGOTIATIONS REGARDING PURCHASE PRICE OR OTHER SUBSTANTIVE (NOT LEGAL) TERMS OF ANY AGREEMENT.

## Marital Counseling

Any member is entitled to receive counseling regarding the legal and financial ramifications of separation, divorce, annulment, and restraining orders in a marriage. In the case of a ~~contested~~ divorce, services are limited to only counsel and advice, a maximum of two (2) hours.

## Divorce

Any member is entitled to receive all legal services including the preparation, drafting, and filing of complaints, appearances at hearing, and preparation of orders, responses or affidavits, in the member's pursuit of an ~~un~~contested divorce.

## Annulment

Any member is entitled to receive all legal services in the member's pursuit of an uncontested annulment of the member's marriage.

## Paternity

Any member is entitled to representation in an action brought to establish uncontested paternity of a minor child.

## Change of Name

Any member is entitled to receive legal assistance to execute a change of name for the member or anyone in the member's family covered by this Plan.

## Birth Certificate

Any member is entitled to receive legal assistance in the establishment of a birth certificate where none now exists and may also obtain legal assistance in obtaining or arranging corrections, changes, or in settling disputes over birth records.

## Adoptions

Any member is entitled to full legal services in the process of an uncontested adoption of a child or children.

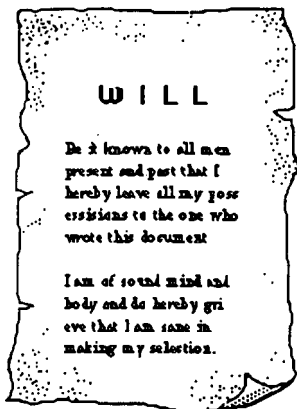
## Guardianship

Any member who is a petitioner in an uncontested guardianship proceeding will be provided with representation.





## Wills and Simple Estate Planning



Any member is entitled to receive legal advice and preparation of a simple will and simple testamentary trust documents or a simple codicil. Such advice and preparation shall be limited to once every three (3) years unless deemed warranted by the Plan Administrator due to the circumstances. Complicated estate planning and testamentary trust documents are expressly excluded from coverage.

## Probate of an Estate

Any member is entitled to legal advice and representation in the probate of his personal estate including presentation to the appropriate court. A probate involving a dependent including a member's spouse also is covered by this legal services plan. However, no legal representation will be provided on any estate which has a gross probate estate as opposed to taxable estate of more than \$500,000, or which is contested by an heir or beneficiary.

## Debt Consolidation

Any member is entitled to receive legal assistance and counsel in arranging assets, liabilities and payments to satisfy creditors and in meeting his current and long-term financial obligations.

## Property Damage

Any member is entitled to receive legal advice on the legal ramifications of damage to non-business real or personal property of a member. In the event a claim is deemed to have merit, the member shall be represented in the prosecution, collection, and enforcement of such claim or damages for such damages to the member's property by an offending party or parties. Any member is also entitled to legal representation regarding any claim against him/her for damage to property of another.

## Collection

Any member is entitled to receive legal services regarding collections, including the writing of collection letters or initiation of civil actions to recover money or other assets owed to, or belonging to the member.

## Collection Defense

Any member is entitled to receive defense representation against collection claims by parties, governments, companies, groups, or individuals.



## Bankruptcy

Any member is entitled to advice and representation for the preparation and filing for personal bankruptcy or wage earner plan.

## Public Benefits

Any member is entitled to receive legal assistance in preparing and filing appropriate forms for public benefits to which the member is entitled from any governmental agency.

## Garnishment of Wages

Any member is entitled to receive legal assistance in the investigation and elimination of unwarranted garnishment of wages brought against a member by a creditor or collection agency on behalf of a creditor.

## Social Security and Pension



Any member is entitled to receive legal advice and representation in any dispute affecting the Social Security and pension rights or payments involving the member. In addition, the member is also entitled to receive legal advice and representation in any dispute affecting the rights of the member

under any other employee benefit plan.

Notwithstanding the above, disputes between the member and any Trust Fund established by a collective bargaining agreement with the Hawaii Teamsters and Allied Workers, Local 996 shall be excluded.

## Immigration

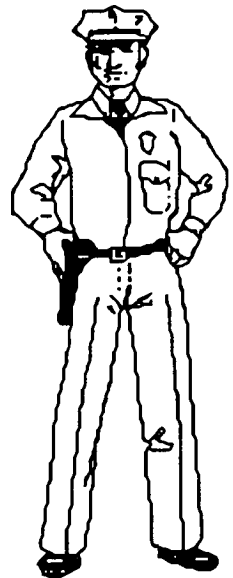
Any member is entitled to receive legal advice and representation in matters before the U.S. Immigration Service.

## Claims Involving Motorists

Any member shall receive legal advice and limited representation in claims for recoveries against motorists and automobile insurance companies.

## Misdemeanors

Any member shall receive legal assistance in arranging and obtaining release on bail. Members will be represented in arraignment, court appearance, and plea negotiations and will be provided defense representation in any misdemeanor.



## Juvenile

Any member shall receive on behalf of any unmarried dependent child under eighteen (18) living in the same residence with the member, legal assistance in arranging and obtaining releasing on bail. Any member shall receive, on behalf of any unmarried dependent child under eighteen (18), living in the same residence with the member, representation in arraignment, court appearance and plea negotiations and will be provided defense representation in any trial before the Family Court. However, where there is a petition filed for waiver of Family Court jurisdiction or where the juvenile is charged as an adult, representation will be limited to only misdemeanor cases as in any adult criminal proceeding.

## Traffic

Any member and family members shall receive advice, consultation and representation on all moving violations.

## EXCLUSIONS AND LIMITATIONS

The following exclusions and limitations apply to the Covered Services listed previously.

### **Domestic Affairs Legal Services**

Legal benefits with respect to separation, divorce, annulment, change of name, or adoption, are limited to all necessary services in a proceeding which is uncontested, and in which no material matter of property settlement, ownership, compensation or other material fact is disputed or contested. In a domestic controversy or divorce between the member and his spouse, the member only will be represented.

In a domestic controversy or divorce between the member and his non-member (non-Participant) spouse, only the member will be represented unless both parties execute a joint representation waiver. Notwithstanding the preceding sentence, in a domestic controversy or divorce between two members (Participants), both members will be entitled to legal service benefits from the Plan subject to execution of a joint representation waiver. **(THE MEMBER'S SPOUSE WILL NOT BE ENTITLED TO BENEFITS UNLESS HE/SHE IS ALSO A MEMBER.)**

### **Personal Probate Legal Services**

The preparation of wills and codicils do not include preparation of trust wills or trusts.

### **Controversies Between Members and Dependents**

Only the member will be covered.

### **Other Excluded Matters**

The following items are excluded from coverage under this Plan:

- a. Controversies involving other members of the Hawaii Teamsters and Allied Workers, Local 996 and their dependents;
- b. Fines, bail, penalties, damages, filing fees, sheriff fees, notary costs, and other court-related legal costs;
- c. All matters on any Appellate level;
- d. All pre-existing legal matters;
- e. All adult felonies;
- f. Any matter that is frivolous, without merit or brought for the purpose of harassment;
- g. Patents and copyright matters;
- h. Matters pertaining to
  - (1) a trade or business of a member or his eligible dependents,
  - (2) the management, conservation or preservation of property held by the member or his eligible dependents for the production of income, or
  - (3) the production or collection of income by the member or his eligible dependents, except to the extent allowed by Sections 120 and 501(c)(20) of the Internal Revenue Code and regulations thereunder,
- i. Preparation of tax returns; representation at tax audits; Federal or State tax litigation; or appeal of tax assessment on real property; and
- j. Controversies involving any Employer that is obligated to make contributions to the Trust Fund.
- k. Any other matter specifically excluded by the Labor Agreement between the Union and the members Employer.

## **APPEALS PROCEDURE**

When a claim of a participant or beneficiary for directly paid benefits is wholly or partially denied, the following procedures shall be followed.

### **Notice of Denial**

The Trustees shall provide the claimant with a written Notice of Denial within sixty (60) days after the claim is received. The Notice shall set forth the following in a manner calculated to be understood by the claimant:

- a. The specific reason or reasons for the denial;
- b. Specific reference to pertinent Plan provisions on which the denial is based; and
- c. An explanation of the review procedure.

### **Review Procedure**

When a claim is denied, you or your duly authorized representative may file an Application for Review (Application) as follows:

- a. The Application shall be in writing;
- b. The Application shall be submitted within sixty (60) days after receipt of the Notice of Denial. It may be rejected if it is filed after that date unless it is filed within a period of time which is reasonable under the circumstances;
- c. You or your duly authorized representative may review pertinent documents; and
- d. You or your duly appointed representative may submit issues and comments in writing.

Upon receipt of the Application, the Trustees make a full and fair review of the denial of the claim. Its decision shall be made within sixty (60) days after the Plan's receipt of the Application, unless special circumstances require an extension of time for processing the Application, in which case the decision shall be rendered as soon as possible, but no later than one hundred twenty (120) days after receipt of the Application.

The Trustees have the sole discretion to determine whether a hearing would be useful; if a hearing will be held, you will receive at least two weeks notice of the time and place of the hearing (unless agreed in writing to a shorter notice). You and your duly authorized representative may appear at such hearing.

The decision on review shall be in writing and shall include specific reasons for the decision. It shall also include specific reference to pertinent Plan provisions on which the decision is based.

The decision of the Trustees on the Application shall be final.



## STATEMENT OF ERISA RIGHTS

As a participant in the Hawaii Teamsters and Allied Workers Local 996 Legal Services Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

### a. Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration (formerly Pension and Welfare Benefits Administration).
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

### b. Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called fiduciaries of the plan,

have a duty to do so prudently and in the interest of you and other Plan Participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a prepaid legal benefit or exercising your rights under ERISA.

c. Enforce Your Rights

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

d. Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or:

The Division of Technical Assistance and Inquiries  
Employee Benefits Security Administration  
U.S. Department of Labor  
200 Constitution Avenue N.W.  
Washington, D.C. 20210

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

