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

December 2013

To All Eligible Participants in the Transportation Communications International Union Los Angeles Metropolitan Transportation Authority Health & Welfare Trust Fund

Re: Benefit Change & Information

EXTRA MILE BENEFITS (WELLNESS PLAN) BENEFIT CHANGE JANUARY 1, 2014

Effective January 1, 2014, the Transportation Communications International Union – Los Angeles Metropolitan Transportation Authority Health & Welfare Trust Fund ("Trust") will no longer reimburse Participants, under its Extra Mile Benefit, (Wellness Plan) for the purchase of Vitamins, Minerals and Alternative Remedies unless the Participant provides the Trust with a written prescription or a recommendation from a Physician ("Products"). This change is required by IRS rules providing that coverage of such Products may be taxable income to you and the Trust limits its benefits to tax-free benefits.

ENROLLMENT OF DEPENDENT(S) UP TO AGE 26

The Trust currently provides coverage for Eligible children as Dependents under the Trust's HMO, Fee for Service Medical and other health care Plans until his or her 26th birthday. The Trust will effective [insert date] cover your child(ren) until his or her 26th birthday, regardless of their eligibility to enroll in an employer sponsored health plan. The Trust had previously not covered an otherwise Eligible child if he or she was eligible to enroll in an employer sponsored health plan.

PARTICIPANT PORTAL

The Trust has added a new feature to its webpage. Through the use of the Participant Portal, you will be able to verify your current eligibility for benefits, check your contact information and see a list of your covered dependents – children and spouse. If you are in the Fund's Fee for Service Medical Plan, you can also check on the status of current and historical claim(s).. Due to privacy regulations, you will not be able to access claims information on your spouse or adult dependent children. This information is only available to them by calling the Trust's Administrative Office at (562) 463-5090, or (800) 427-5342. The Participant Portal will not let you make any changes to your personal information. Please contact the Trust's Administrative Office if you need to make any changes.

The participant portal is accessible by visiting the Transportation Communications International Union – Los Angeles Metropolitan Transportation Authority Health & Welfare Trust's Fund website www.tcu-mtawelfare.org or you can access the Participant Portal, by going to http://member.bpabenefits.com The Participant Portal is a secure website developed to protect your information from improper access. You will need to log on to that site and create a password. Click 'Register New User'. You will be asked to provide the following information:

- Valid e-mail address
- Password
- Participant Name
- Social Security Number
- Birth Date
- Zip Code

This information will be used to identify and confirm your ability to access the information being held in our system.

We hope you find the information provided on the website helpful. If you have any questions or problems, please contact the administrative office at (562) 463-5090, or (800) 427-5342.

Sincerely,

On Behalf of the
Board of Trustees of the
Transportation Communications International Union
Los Angeles Metropolitan Transportation Authority
Health & Welfare Trust Fund