

## **SUMMARY ANNUAL REPORT FOR IUOE LOCAL NO. 132 HEALTH & WELFARE PLAN**

This is a summary of the annual report of the IUOE LOCAL NO. 132 HEALTH & WELFARE PLAN, a health, life insurance, dental, vision and temporary disability plan (employer identification number 55-0455491), for the plan year 07/01/2009 through 06/30/2010. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL NO. 132 H&W FUND has committed itself to pay certain claims incurred under the terms of the plan.

### **Insurance Information**

The plan has a contract with FORT DEARBORN LIFE INSURANCE COMPANY to pay certain Life insurance, AD&D, DEPENDENT LIFE claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2010 were \$166,190.

### **Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Financial information and information on payments to service providers.
2. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of JERRY MOORE, who is a representative of the plan administrator at 636 4TH AVENUE, HUNTINGTON, WV 25701 and phone number, 304-525-0482. The charge to cover copying costs will be \$11.75 for the full annual report, or \$0.25 per page for any part thereof.

Alternatively, if you have access to the internet, you may be able to download a copy of the most recently filed full annual report from the United States Department of Labor website (<http://www.dol.gov/ebsa/actuariaalsearch.html>).

Finally, you also have the legally protected right to examine the annual report at the main office of the plan: 636 4TH AVENUE, HUNTINGTON, WV 25701, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.