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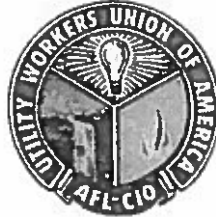
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**LOCAL NO. 223
UTILITY WORKERS UNION OF AMERICA, AFL-CIO**



LIGHT-HEAT-GAS

POWER-WATER

15160 COMMERCE DRIVE NORTH • DEARBORN, MICHIGAN 48120-1225
TELEPHONE: (313) 271-9700 • FAX (313) 271-9920

Trustees:

Craig Massey
Leroy Huckleberry
Tanya McCullough

May 9, 2016

Dear Local 223 Members:

If you are currently employed by DTE Energy, covered under the Local 223, UWUA collective bargaining agreement and hired after June 30, 2007, the following applies to you:

On your last paycheck, you may have noticed that your VEBA/HRA contributions are now listed within the employer paid benefits section. You should see the title "Loc 223 Ret Lmp." This is your year-to-date total and "Loc 223 Ret Med" is your bi-weekly contribution.

To review your account you must log-in on the UWUA National Health & Welfare Fund's website at www.uwuabenefits.org. You can also view and print your plan documents on Local 223's website at www.local223uwua.org.

WHEN YOU RETIRE

1. **Notify the Fund Office** (UWUA National Health & Welfare Fund). You must provide the date you retire and proof that you are actually retired such as a copy of your first retirement check.
2. **Complete the Health Care Enrollment form** for the Health & Welfare Fund. You must provide a marriage certificate and dependent birth certificates.
3. **Claims Submission:** Provide an itemized bill, receipt or explanation of benefits (EOB). The date of service, a description of what it represents, the amount of reimbursement being requested, and the individual for whom reimbursement is being requested must also be provided.
4. You may **request reimbursement** for covered expenses for any employee covered by the Collective Bargaining Agreement and their eligible dependents as defined in the IRS Code § 152.

5. **Covered Medical Expenses** in general include, but are not limited to, amounts for such things as hospitalization, doctor and dentist's bills, and prescription drugs. Such expenses also include amounts you pay for deductibles, co-payments, coinsurance, as well as premiums for group health plan coverage (provided premiums are not paid through salary reduction contributions under the terms of a Code Section 125 plan or any plan that provides for premium payment with pre-tax dollars), COBRA continuation coverage, and Medicare Parts B, C, and D coverage. However, not all medical care expenses will be considered "eligible health care expenses" that qualify for reimbursement under the Plan. Generally, only medical care expenses within the meaning of Section 213 of the Internal Revenue Code are eligible. Some Section 213 medical expenses are excluded from coverage (see "Excludable Expenses" below.) If you have any questions as to whether an expense is reimbursable, call the Plan Administrator.
6. **Limits:** Benefits will cease when the employee's account balance is zero.
7. **Forfeiture:** Participants will forfeit their account balance if they have no activity in their account for a period of three (3) years. If you are retired and have had a period of three (3) years of inactivity, you can request an extension to prevent the forfeiture of your account balance.

In Solidarity,

Local 223, UWUA, AFL-CIO

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