

**LIMITED ENROLLMENT FOR THE 2010 PLAN YEAR- FREQUENTLY ASKED QUESTIONS
FOR REPRESENTED EMPLOYEES**

Why does it matter if I am represented by a union (or guild/association)?

Negotiations are still underway for the insurance benefits for those individuals who are covered by a collective bargaining agreement. Until reaching a settlement on health insurance contracts, those individuals who are represented must remain in their current status and are not able to participate in the medical and dental enrollment for the 2010 plan year at this time.

Can I sign up to participate in the Section 125 flexible spending arrangement?

Yes. For participation in the flexible spending account an employee must sign up by December 16, 2009.

Can I change plans or add dependents to my coverage?

No. Until settlement has been reached with your union, guild or association, no changes can be made to your insurance plans for the 2010 plan year, including adding dependents (unless otherwise done within the applicable time frame of a qualifying life event).

Where do I get information about the insurance negotiations for 2010?

You may contact your Union Representative to obtain information.