

Important Information from the USW HRA Fund Concerning Your HRA Benefits

President Obama signed the Patient Protection and Affordable Care Act (“PPACA”) on March 23, 2010 that includes amendments to the categorization of Over-The-Counter (OTC) drugs as eligible expenses for reimbursement from Health Reimbursement Arrangements (“HRA”).

As a result of PPACA, effective for expenses incurred on and after **January 1, 2011**, the USW HRA Fund will no longer be able to pay expenses for over the counter drugs (other than insulin), unless they are prescribed by a physician or other authorized medical professional. The Fund will continue to reimburse participants for expenses incurred for over the counter drugs purchased prior to January 1, 2011, subject to the Fund's existing rules regarding eligibility and substantiation.