

**Heating, Piping and Refrigeration  
Medical, Pension and Training Funds  
Steamfitters Local Union 602 Retirement Savings Plan**  
9411 PHILADELPHIA ROAD, SUITE S BALTIMORE, MARYLAND 21237  
Telephone Numbers: (800) 618-2879 (410) 444-3756 Fax (410) 444-0035

April 21, 2014

**\*\*\*IMPORTANT MEETING NOTICE – PLEASE READ\*\*\***

**STEAMFITTERS LOCAL 602 BENEFITS EXPO  
IN THE AUDITORIUM OF THE TRADE SCHOOL  
THURSDAY, MAY 15, 2014 - 5:00 P.M. TO 8:00 P.M.**

The Boards of Trustees for the Fringe Benefit Plans are sponsoring a Benefits Expo which will be held in the Trade School's Auditorium on Thursday, May 15, 2014 from 5:00 p.m. to 8:00 p.m. The professionals serving the Benefits Plans will review the details of each of the Benefit Programs offered to the members and families of Steamfitters Local 602. Please mark your calendar so you can participate to learn more about the Benefit Programs. If you are married, please bring your spouse. The topics to be covered include:

- **Legal Issues**
  - Basic Legal Structure of the Plans
  - Program Overview
  - Paper work and other Details
- **The Medical Fund**
  - Review of the Benefits and changes as a result of Health Care Reform
  - Review of Eligibility
  - Coordination of Benefits (Actives and Retirees)
  - Understanding the PPO
  - Review of the Financial Operations
  - Update on change of Prescription Carriers
- **The Retirement Savings Plan**
  - Characteristics of a Defined Contribution Plan
  - Major Plan Provisions
  - Investment Choices
- **The Pension Fund**
  - Characteristics of a Defined Benefit Plan
  - Major Plan Provisions
  - Pension Credit History Statement
  - Financial Review and Funding Status

As you can see, there is a lot of information to review in only 3 hours. There will be individuals available after the Benefits Review to respond to questions you or your spouse may have. Please note this is an educational session to teach you about the general characteristics of Benefit Plans in which you are a participant. It is not designed as a forum for problem solving or filing an appeal. **Mark your calendar to attend this informative session on Thursday, May 15, 2014 at 5:00 p.m.**

Sincerely,  
BOARDS OF TRUSTEES