

**U.S.W. LOCAL 10-00086 MERCK EMPLOYEES
HEALTH AND WELFARE PLAN
BOARD OF TRUSTEES**

*c/o richard Gabriel associates
601 Dresher Road, Suite 201
Horsham, PA 19044*

Re: FUND POLICY - CONTRIBUTION REQUIREMENTS

As indicated in your Summary Plan Description, your Employer makes contributions to the Plan on your behalf to pay for your benefits. The employer contributions are determined in accordance with the terms of a collective bargaining agreement between your Employer and the Union. The contributions that your Employer makes are considered plan assets even when your Employer is delinquent in making these contributions and they have not yet been deposited into the Fund.

In addition to your Employer's contributions to the Plan, if you elect to participate in the Plan, *you are required to contribute a specified dollar amount* based on whether your coverage is single, two persons, or three persons or more. These contributions can be made through payroll deduction on a pre-tax basis while you are actively receiving a paycheck. These employee contributions are determined in accordance with the terms of a collective bargaining agreement between your Employer and the Union. The contributions that you make are considered assets even when you are delinquent in making these contributions and they have not yet been deposited into the Fund. Contact your Plan Administrator for current weekly deduction amounts.

IMPORTANT REMINDER

"Unpaid" Leave - Continuation of Contributions

If you are out of work on any kind of "unpaid" leave including Arbitration Issues, Short Term Disability, Long Term Disability, Maternity Leave and Workers Compensation, etc., you are still responsible to pay your Employee contributions. Contact your Benefits Administrator, richard Gabriel associates [215-773-0900], immediately for details on how to make direct payments to the Fund to keep your coverage active and to avoid large accumulation of retroactive contributions due. The Benefits Administrator will pursue any retroactive contributions due by you to the Fund and non-payment of these contributions will result in a suspension in coverage.

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