



**Administered by Southern Benefit Administrators, Incorporated**

Mailing Address:  
P.O. Box 1449  
Goodlettsville, TN 37070-1449

Telephone: (615) 859-0131  
Toll Free: (800) 831-4914  
Fax: (615) 859-0818

Street Address:  
2001 Caldwell Drive  
Goodlettsville, TN 37072-3589

Dear Plan Participant:

The enclosed booklet explains the health care coverage available to you through the UBC HealthCare Trust Fund ("Fund"). With respect to all uninsured benefits described herein, this booklet functions as both the Plan Document and the Summary Plan Description ("SPD") for purposes of the Employee Retirement Income Security Act of 1974, as amended (ERISA). With respect to all fully insured benefits described herein, the terms of the Fund's formal agreement or policy with the applicable insurer and, to the extent not inconsistent with such agreement or policy, this SPD, constitute the terms of the Plan.

We recommend that you read this SPD and become familiar with the various types of coverages and benefits that are available to you and your dependents.

The Board of Trustees has delegated the day-to-day administration of the Fund to a professional Administrative Manager, Southern Benefit Administrators, Incorporated ("Southern Benefit"). Should you have any questions regarding the Plan's benefits, or the operation of the Plan, you should contact the Administrative Manager either by mail at:

**Southern Benefit Administrators, Incorporated**  
**P.O. Box 1449**  
**Goodlettsville, TN 37070-1449**

or by telephone at: 1-800-831-4914 or (615) 859-0131

Any questions you have regarding claim decisions or payments should also be directed to the Administrative Manager. The administrative staff will be available during normal working hours to assist you in any way possible.

Sincerely,

The Board of Trustees

UBC1023