

**BMW HEALTH AND WELFARE FUND
FOR OCCUPATIONALLY DISABLED MEMBERS**

Administered by Southern Benefit Administrators, Incorporated

Mailing Address:
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Goodlettsville, TN 37070-1449

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2001 Caldwell Drive
Goodlettsville, TN 37072-3589

January 11, 2011

IMPORTANT NOTICE

**INCREASE IN MAXIMUM LIFETIME BENEFIT TO BE EFFECTIVE
JANUARY 1, 2011**

TO: All Members Covered under the BMW Health and Welfare Plan for
Occupationally Disabled Members

Dear Covered Member:

We are pleased to advise you that the Board of Trustees of the BMW Health and Welfare Plan for Occupationally Disabled Members has amended the plan of benefits to increase the maximum lifetime benefit available to all covered individuals. Effective with claims incurred on or after January 1, 2011, the Maximum Major Medical Expense Lifetime Benefit per Covered Person has been increased from \$125,000 to \$130,000. Therefore, this increased coverage is available immediately not only for you, but for each of your covered family members if you also have dependent coverage under the plan.

The Trustees are glad to be able to take this action and to continue to provide these much needed benefits to you. A replacement page 2 to your benefit booklet (Summary Plan Description) is enclosed. We would ask that you replace the existing page 2 with the one that is enclosed so that this information will be available for your future reference.

If you should have absolutely any questions regarding this matter, please contact the fund office at the address and telephone numbers listed above.

Best regards,

Your Board of Trustees

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