



Dear MUST Plan Participant,

We are pleased to provide you with this updated MUST Summary Plan Description booklet, which summarizes benefits of the Plan as of July 1, 2006. This document can also be found on the MUST Benefits website ([www.mustbenefits.org](http://www.mustbenefits.org), click on "Benefit Plans").

We recommend you familiarize yourself with these benefits before incurring medical expenses. If you have specific questions regarding coverage or benefits, refer to this Plan document or call MUST Customer Service at 800-437-8500.

The green pages in the center of this booklet contain the following important information:

- A description of significant amendments to the Plan;
- A notice about your rights regarding the use and disclosure of protected health information (HIPAA Privacy and Practices); and
- A notice describing benefits that are required under the Women's Health and Cancer Rights Act of 1998.

The information contained in this Summary Plan Description contains references and general statements regarding the Family Medical Leave Act (FMLA), Consolidated Omnibus Budget Reconciliation COBRA, Uniformed Services Employment and Reemployment Rights Act (USERRA), and Qualified Medical Child Support Orders (QMCSOs). This document is not intended to be and should not be relied upon as complete legal information about those subjects. Covered Persons and Member Groups should consult their own legal counsel regarding these matters.

A handwritten signature in cursive script that reads "Bob Robinson".

Robert J. Robinson, Chief Executive Officer