

WINNIPEG, July 2006

*To All Applicable Members  
Saskatchewan United Food and Commercial Workers  
Dental Benefit Plan*

As you are aware the UFCW Dental Plan provides comprehensive coverage once eligibility has been attained.

Presently, the Plan is experiencing substantial pressure as the level of claims usage has increased significantly. In order to maintain the financial stability of the Plan, the Trustees as well as applicable Union and Employer representatives are reviewing numerous plan design alternatives.

In the meantime, we encourage Members who have a spouse covered under another Dental Plan to coordinate their Dental claims with the spouses plan. In effect, Dental claims for your spouse must first be submitted to your spouses plan. Any portion of the claim not covered under the terms of your spouse's plan may then be submitted to the UFCW Dental Plan for consideration of payment. Conversely, any expenses not payable under your UFCW Dental Plan may be submitted to your spouses plan. For dependent children, the primary plan (i.e. responsible for making initial payment towards the eligible expense) is the plan covering the parent whose birthday is the earlier in the calendar year. If both parents have the same birthday, the plan covering the parent whose first name begins with the earlier letter of the alphabet, pays first.

Coordination of benefits allows for reimbursement of insured Dental expenses for all plans up to a total of 100% of the actual expenses incurred.

The Board of Trustees ask the Members and their dependents for their assistance to help maintain the UFCW Dental Plan as a viable and financially supportive plan.

We will keep you advised of further developments in regard to the Dental Plan as they occur.

Should you have any questions regarding the contents of this letter or any other aspect of your Dental Plan, please do not hesitate to call the Administrator, Coughlin & Associates Ltd., Toll Free at 1-800-665-0122.

Yours sincerely,

**COUGHLIN & ASSOCIATES LTD.  
ADMINISTRATOR**

**AS PER THE BOARD OF TRUSTEES  
SASKATCHEWAN UFCW DENTAL BENEFIT PLAN**