



September 24, 2021

Dear Retiree,

You recently received the attached letter from SMART about their changes to the SMW+ program.

PLEASE DO NOT DISREGARD THE ATTACHED LETTER!

You MUST respond to OPT out of this new coverage, if you so choose.
PLEASE CALL Labor First at 1-844-616-4436.

SMW Local 25 members have been very satisfied with the SMW+ program and most do not want to change.

Do not hesitate to contact the Hall at 201-507-0334, with any questions.

Fraternally,

Joseph Demark, Jr.
President/Business Manager

JDJ/afm
Enclosure