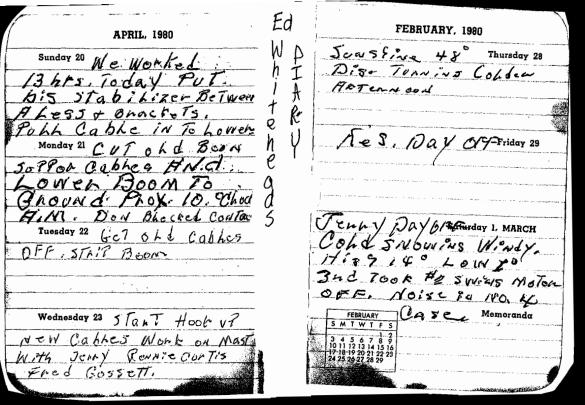
Apersonal note ... In whom it may a 1-17-13 Please take this letter seranly as I with about my dear deceased hurband. He warked very very hard fair Peabedy as Drylin Operators Climbel the beam to repair it in 20 westerwas called out at 3 and 4 in cold marnings. He Tuocked hard knowing we would have our Benefits as day as sue line. Held whitehead put the 88 as on a barge that flatet down Green River risking his life as it nearly flipped once. I figet his lunch far 44 year and wetchel as he went toward the mines, Being 80 years old I'm very concerned now about my Survey Please help - thenk you Enclosed in part of his work Disay when he worked Departed the 1450 Dryline. Grete Whitehead I also have a great picture 988W7#St. album of the markeceived & FALEBauer Dam, Ey. 42320 I'm in District 12 - 2 mion 8941 - Ken Mine Ohio JAN 2 2 2013

EASTERN DISTRICT OF MISSOURI



SECTION 2

SUMMARY OF THE PLAN

The following is a summary of the benfits provided under Article III of the Plan. The intent of this summary is simply to give an initial overview of the Plan's main features; however, if there is any inconsistency between this Summary and the Plan (Section 3), the Plan shall govern. Therefore, Section 3 should be consulted for a more detailed explanation.

Eligibility

Employees:

All Plan benefits shall be provided to any Employee determined to be eligible pursuant to Article II of the Plan on October 1, 1984 or on date of hire, if later.

Pensioners:

All Plan benefits shall be provided to any Pensioner determined to be eligible pursuant to Article II of the Plan on October 1, 1984, or when such eligibility is attained.

Disabled Employees:

Health Benefits shall be provided to disabled Employees determined to be eligible pursuant to Article II of the Plan on October 1, 1984, or thereafter, on the date such eligibility is determined. Life and Accidental Death and Dismemberment Insurance shall also be provided to disabled Employees during the period for which they are receiving Sickness and Accident Benefits.

Eligible Dependents:

Health Benefits shall be provided to a member of the family of any Employee, Pensioner, or disabled Employee eligible for Health Benefits coverage on October 1, 1984, or thereafter, provided such member is determined to be eligible pursuant to Article If of the Plan.

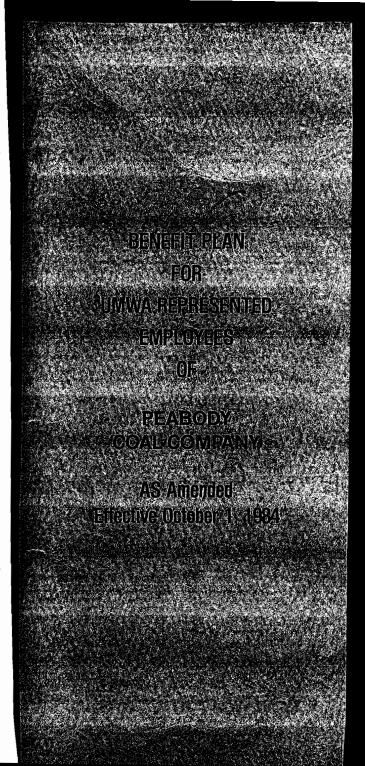
Surviving Spouse and Dependents of Deceased Employees or Pensioners:

Health Benefits shall be provided to any unmarried spouse and such spouse's unmarried, surviving, dependent children of a deceased Employee or Pensioner on October 1, 1984 or thereafter, if they are determined to be eligible pursuant to Article II of the Plan.

Health Benefits

Medical Necessity:

Covered services are limited to those services which





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The Honorable Kathy A. Surratt-States Re: Case No. 12-51562 homas F. Eagleton U.S. Courthouse 11 South 10th Street, 4th Floor +. Louis, Mo 63102

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