



**ELECTRICAL WORKERS HEALTH AND WELFARE TRUST FUND  
I.B.E.W. LOCAL UNION NO. 357 PENSION TRUST FUND**



**Zenith Administrators, Inc.**  
P.O. BOX 26359  
Las Vegas, Nevada 89126  
(702) 734-8601

September 30, 2010

Secretary Sebelius  
Department of Health & Human Services

RE: Early Retiree Reinsurance Program (ERRP)

Dear Secretary Sebelius:

I am writing to you today to inform you that the IBEW Health & Welfare Trust Fund fully supports the Early Retiree Reinsurance Program (ERRP). The financial relief offered by ERRP is a tremendous help in continuing to provide retirees and their families with quality, affordable health coverage, which is extremely important to our organization, particularly in these most difficult economic times. With work being down dramatically in Las Vegas, and not much on the horizon, it has put a strain on the Health & Welfare Fund, which provides benefits for all of our plan participants.

Respectfully,

Max Carter, II  
Chairman