

SUMMARY ANNUAL REPORT

FOR PENNSYLVANIA SOCIAL SERVICES UNION HEALTH & WELFARE FUND

This is a summary of the annual report for the PENNSYLVANIA SOCIAL SERVICES UNION HEALTH & WELFARE FUND, EIN 23-2029140, Plan No. 501, for period May, 2008 through April, 2009. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with Cigna Group Insurance to pay certain disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending April, 2009 were \$ 112,418.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$ 2,432,530 as of April, 2009 compared to \$ 2,155,711 as of April, 2008. During the plan year the plan experienced an increase in its net assets of \$ 276,819. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$ 3,562,635 including employer contributions of \$ 3,520,999, employee contributions of \$ 19,558, and earnings from investments of \$ 122,044.

Plan expenses were \$ 3,285,816. These expenses include \$ 263,581 in administrative expense and \$ 3,022,235 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant's report; and
2. financial information; and
3. assets held for investment

To obtain a copy of the full annual report, or any part thereof, write or call PA SOCIAL SERVICES UNION HEALTH & WELFARE FUND who is PLAN SPONSOR, PENNSYLVANIA SOCIAL SERVICES UNION HEALTH & WELFARE FUND, 2589 INTERSTATE DRIVE, HARRISBURG PA 17110-9602, 717-526-4856. The charge to cover copying costs will be 25 cents per page.

You also have the legally protected right to examine the annual report at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.