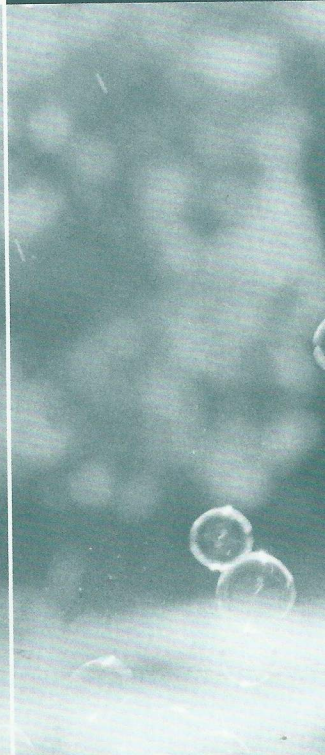




Summary Plan Description



UPS National Health Plan
for Part-Time Employees

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Pension and Welfare Benefits Administration.

Plan Amendment or Termination

UPS has established this Plan with the expectation that it will be continued indefinitely.

Nevertheless, UPS reserves the right to amend or terminate the Plan at any time. The right to amend or terminate each Plan applies to all coverage hereunder, including coverage for active, retired and disabled employees. No amendment or termination of the Plan will reduce or eliminate benefits for claims incurred prior to the effective date of the amendment or termination.

About This Book

This book, as updated by any future summary of material modification, constitutes your Summary Plan Description (SPD) for the UPS National Health Plan for Part-Time Employees. In addition, this SPD, as the official Plan document, governs the Plan. UPS reserves the right to amend or terminate the Plan or any portion of the Plan at any time.