



LABORERS'
PENSION
FUND

LABORERS' PENSION FUND
(CHICAGO and VICINITY)

11465 CERMAK ROAD
WESTCHESTER, ILLINOIS 60154-5768
Telephone: (708) 562-0200

Toll Free: (866) 906-0200
Pension Fax: (708) 562-0790
e-mail: Pension@chilpwf.com
www.chicagolaborersfunds.com

March 2018

Dear Participant:

The Board of Trustees of the Construction and General Laborers District Council of Chicago and Vicinity Pension Fund (known as the Laborers Pension Fund or Plan) is committed to keeping you informed of changes to the Plan.

DESCRIPTION OF PLAN CHANGE

The Department of Labor issued new regulations for administering disability claims filed on and after April 1, 2018. The new requirements are as follows:

- If your claim for a Disability Pension benefit is denied on initial review or an appeal, the Fund Office will provide you with an explanation for why the Plan did not follow or disagreed with the following:
 - The views you presented to the Plan of the health care and vocational professionals who treated or evaluated you;
 - The views of medical or vocational experts obtained by the Plan in connection with the benefit denial, without regard to whether the advice was relied upon in making the benefit denial; and
 - A disability determination made by the Social Security Administration that you presented to the Plan.
- The Fund Office will provide you with the specific internal rules, guidelines, protocols, standards or other similar criteria the Plan relied upon in making the benefit denial or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria do not exist.
- If the claim denial is based on a scientific or clinical judgment, the Fund Office will provide you with either an explanation of the scientific or clinical judgment applied to the specific medical circumstances, or, alternatively, a statement that such explanation will be provided free of charge upon request.
- Before a denial on appeal is issued, the Fund Office will provide you, free of charge, with: (1) any new or additional evidence that was considered, relied upon or generated by the Plan in connection with your appeal; and (2) any new or additional rationale that is a basis for denying the appeal. The Fund Office will provide you with the evidence or rationale as soon as possible and sufficiently in advance of the deadline for issuing the appeal decision so that you have the opportunity to respond to the evidence or rationale before that deadline.
- All notices regarding the denial of disability claims will be provided to you in a culturally and linguistically appropriate manner in accordance with the requirements of the Department of Labor.

BOARD OF TRUSTEES

Administrator
CATHERINE WENSKUS

Secretary
DAVID H. LORIG

Appointed by Labor
ANTHONY CANTONE
JAMES P. CONNOLLY
PAUL P. CONNOLLY
SHAWN FITZGERALD
CHARLES V. LOVERDE, III

For Employers
ROBERT J. HOPKINS, JR.
CLIFTON M. HORN
KAREN ELIN JOHNSON
ROBERT G. KRUG
DAVID H. LORIG
GARY LUNDSBERG

EMPLOYER PARTICIPANTS .

Builders Association, Employing Plasterers Association, Underground Contractors Association, Mason Contractors Association, Concrete Contractors Association, Wrecking Contractors, Concrete Products Employers, Lake County Illinois Employers, Illinois Road Builders Association, Bridge and Highway Structural Builders; i.e. all those who employ Laborers Engaged in the Building and Construction Industry.

A FINAL NOTE

Please read this notice carefully and keep it with your Summary Plan Description for future reference. If you have any questions about these changes or the Plan in general, please contact the Pension Department at (708) 562-0200 ext. 530.

Sincerely,

Board of Trustees

This notice, which serves as a Summary of Material Modifications (SMM), contains only highlights of the new procedural requirements for disability claims filed on and after April 1, 2018 and are in addition to the claims and appeals information in the current Summary Plan Description (SPD). If you file a claim, please be sure to review the current SPD for the applicable review periods and determination notification requirements. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or discontinue all or part of the Plan at any time.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 36-2514514

March 2018

PN: 002

5728509v3/01928.032

33210499.2