



HEALTH and WELFARE DEPARTMENT of the CONSTRUCTION and GENERAL LABORERS' DISTRICT COUNCIL of CHICAGO and VICINITY

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Notice of Important Welfare Plan Information

Dear Participant:

The Board of Trustees of the Chicago Laborers' Welfare Fund is pleased to announce an important change to the health and welfare benefits provided by the Chicago Laborers' Welfare Plan (the "Welfare Plan") for active participants.

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Effective March 1, 2015, a same-sex spouse may qualify as dependent eligible for coverage under the Welfare Plan. To qualify as a dependent, all spouses, regardless of sex, must provide a certified copy of the marriage license to the Fund Office. Common-law spouses, domestic partners and civil unions (regardless of sex), are not eligible dependents under the Welfare Plan.

Be sure to keep this announcement with your SPD and other benefits information for future reference. If you have any questions regarding these changes or your other Plan benefits, please contact the Fund Office at 708-562-0200 or 866-906-0200.

Sincerely,

Board of Trustees

Statement of Grandfathered Status. The Board of Trustees believes this Welfare Plan is a grandfathered health plan under the Patient Protection and Affordable Care Act (the Affordable Care Act), which means that the Welfare Plan existed when the health care reform law was signed on March 23, 2010. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Welfare Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office at 708-562-0200 or 866-906-0200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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.

SUMMARY OF MATERIAL MODIFICATIONS
EIN: 36-2151212 PLAN: 501
May 2015

The information contained in this Notice only highlights certain features of the Chicago Laborers' Welfare Plan (the "Plan") and is intended to be a Summary of Material Modifications. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the language in this Notice and the documents that establish the Plan, the document language will govern. The Trustees reserve the right and have the authority to amend, modify, or eliminate benefits at any time, or terminate the Plan when financial conditions dictate. Receipt of this Notice does not confer or guarantee eligibility for benefits. In addition, the Trustees, or such other persons as delegated by the Trustees, have the discretion to interpret and construe the Plan's provisions.