



CHICAGO LABORERS' DISTRICT COUNCIL RETIREE HEALTH and WELFARE FUND

11465 CERMAK ROAD
WESTCHESTER, ILLINOIS 60154-5768

Telephone: (708) 562-0200
Toll Free: (866) 906-0200
Welfare Fax: (708) 562-0716
e-mail: Claims@chilpwf.com
e-mail: Eligibility@chilpwf.com
www.chicagolaborersfunds.com

Notice of Important Retiree Welfare Plan Information

Dear Participant:

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

BOARD OF TRUSTEES

Administrator
JAMES S. JORGENSEN

Secretary
DAVID H. LORIG

Appointed by Labor
JAMES P. CONNOLLY
MARTIN T. FLANAGAN
RICHARD KUCZKOWSKI
CHARLES V. LOVERDE, III
SCOTT PAVLIS

For Employers
JULIE CHAMBERLIN
CHARLES J. GALLAGHER
CLIFTON M. HORN
DAVID H. LORIG
DENNIS P. MARTIN
ANTHONY J. RICCARDI

Effective March 1, 2015, a same-sex spouse may qualify as dependent eligible for coverage under the Retiree 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

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 46-5243652 PLAN: 502

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.

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.