

LABORERS'
WELFARE
FUND

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

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

March 2011

Re: Notice About the Early Retiree Reinsurance Program

Dear Participant,

BOARD OF TRUSTEES

Administrator
JAMES S. JORGENSEN

Secretary
RICHARD E. GRABOWSKI

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

For Employers
CHARLES J. GALLAGHER
RICHARD E. GRABOWSKI
CLIFTON M. HORN
DAVID H. LORIG
DENNIS P. MARTIN
TIM J. SCULLY

The Chicago Laborers' Health & Welfare Fund ("Fund") is participating in the Early Retiree Reinsurance Program ("Program"). The U.S. Department of Health & Human Services requires the Fund to provide the enclosed Notice about the Early Retiree Reinsurance Program ("ERRP Notice") to all participants (including spouses and dependents) in the Fund. This Program is part of the Patient Protection and Affordable Care Act (also known as health care reform). It is a temporary reinsurance program available to all group health plan sponsors in the U.S. who provide medical coverage to early (pre-Medicare) retirees. The Program is scheduled to end on January 1, 2014, or when the \$5 billion in funding allocated to the Program is exhausted.

The enclosed ERRP Notice is informational only and requires no action by any participant or dependent.

The purpose of the ERRP Notice is to inform you that the Fund may be reimbursed by the Program for some of the health care benefits the Fund pays for early (pre-Medicare) retirees and how any reimbursements received under the Program may be used. The Trustees of the Fund have decided to use the monies it receives under the Program to offset any future cost increases the Fund may incur for retiree health coverage.

If you have any questions regarding the ERRP Notice, please contact the Fund Office at 708-562-0200. For more information about the Early Retiree Reinsurance Program, visit <http://www.errp.gov/index.shtml>.

Sincerely,

Fund Administrator
Enclosure

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.