

LABORERS'
WELFARE
FUND

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

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Important Welfare Plan Information

December 2012

Dear Participant:

The Board of Trustees of the Chicago Laborers' Welfare Fund is pleased to announce that they are extending wellness benefits to include eligible children of retirees in Retiree Plans 1, 2, 3 and 4. Currently, wellness benefits are available to eligible retirees and their spouses only.

Effective for eligible claims incurred on and after January 1, 2013, dependent children of retirees will be eligible for wellness benefits at 100% of covered expenses. To be eligible, the child must meet the requirements described on pages 10 and 11 in the Plan's Summary Plan Description ("SPD"). For example, your child must be under the age of 26 to be considered an eligible dependent.

Be sure to keep this announcement with your SPD 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: 36-2151212 PLAN: 501

December 2012

The information contained in this Notice only highlights certain features of the Chicago Laborers' Welfare 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.