

LABORERS'
WELFARE
FUND

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

April 2013

Dear Participant:

The Board of Trustees of the Chicago Laborers' Welfare Fund (the "Plan") is always seeking ways to provide quality benefits that meet the needs of participants and their beneficiaries. We are pleased to announce the following plan change, effective for prescriptions filled on and after February 1, 2013.

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NEW CVS CAREMARK "MAINTENANCE CHOICE" BENEFIT: 90-DAY PRESCRIPTION DRUG SUPPLY THROUGH RETAIL OR MAIL ORDER

The CVS Caremark Maintenance Choice program offers you choice and savings when it comes to filling long-term prescriptions. Now you will be able to get your maintenance prescriptions through the mail or pick them up at any CVS retail pharmacy. For drugs that you do not take on an ongoing basis (30-day supplies), you may continue to use your prescription drug benefit card at any participating pharmacy.

The Maintenance Choice program combines CVS Caremark mail and CVS retail capabilities to provide you and your family with improved choice in how you access and receive prescriptions for maintenance medications (90-day supplies).

The voluntary Maintenance Choice program allows you to receive 90-day prescriptions either from CVS retail pharmacy locations or through the CVS Caremark mail service at applicable mail service rates.

If you choose to use the mail service, you will enjoy the convenience of home delivery and receive your prescriptions in private, tamper-resistant and (when needed) temperature-controlled packaging. The discounts provided through the Maintenance Choice program for either retail or mail service will save both you and the Plan money.

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.

How to Participate

To pick up your 90-day supply at a CVS retail pharmacy or to activate your mail service account, you need to let CVS Caremark know that you wish to participate in the Maintenance Choice program. You can do so quickly and easily by choosing the option that works best for you:

- Register at www.caremark.com/go90 to select a CVS retail pharmacy location for pick-up or to receive your prescriptions in the mail; or
- Call CVS Caremark using the toll-free number on the back of your prescription drug ID card and tell the representative you wish to participate in the Maintenance Choice program.

What Are Maintenance Medications

Maintenance medications are prescription drugs that are used on an ongoing basis to treat chronic illnesses, such as:

- Arthritis;
- Diabetes;
- Emotional distress;
- Heart disorders;
- High blood pressure; and
- Ulcers.

STATEMENT OF GRANDFATHERED STATUS

The Board of Trustees believes that the Plan is a “grandfathered health plan” under the Affordable Care Act, which means that our Plan existed when the health care reform law was signed on March 23, 2010, and that we can preserve certain basic health coverage that was already in effect when the law was passed. As with all grandfathered health plans, the Plan must still comply with certain consumer protections in the Affordable Care Act (for example, the elimination of the Plan’s lifetime maximums). However, because this Plan is “grandfathered” and not required to adopt other changes required by the Affordable Care Act, this Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans.

Contact the Fund Office if you have questions about what it means for a health plan to have grandfathered status and what might cause a plan to lose its grandfathered status. You may also contact the U.S. Department of Labor’s Employee Benefits Security Administration (EBSA) at 866-444-3272 or www.dol.gov/ebsa/healthreform. The website includes a chart summarizing the protections that do and do not apply to grandfathered health plans.

A FINAL NOTE

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

April 2013

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.

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