

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

July 2013

Dear Participant:

The Board of Trustees of the Chicago Laborers' Welfare Fund is always seeking ways to provide quality benefits that meet the needs of participants and their beneficiaries. We are pleased to announce the following change for the Chicago Laborers' Welfare Fund Active Plan 2.

Effective for eligible claims incurred on and after August 1, 2013, please note the following Active Plan 2 Death Benefit improvements:

- \$50,000 for an active Employee (payable to your beneficiary)
- \$10,000 for an active Employee's spouse or dependent child who is six months or older (payable to you)

- \$200 for an active Employee's dependent child who is less than six months old (payable to you) (*Note: This is not a change*)

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

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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

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.

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.