



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

Important Welfare Plan Information

May 2014

Dear Participant:

The Board of Trustees of the Chicago Laborers' Welfare Fund is pleased to announce some important changes to the health and welfare benefits provided by the Welfare Plan for active and retired participants. The changes explained in this Notice will be effective for eligible claims incurred on and after June 1, 2014.

- As we already announced, **the Welfare Plan is eliminating the overall annual dollar limit on payment of eligible claims.** Over the last few years, the overall annual dollar limit increased each year. It was \$2,000,000 for the 2013-2014 Plan Year. Effective for eligible claims incurred on and after June 1, 2014, the overall dollar limit will be eliminated altogether.
- The Welfare Plan is removing the eligibility exclusion for children age 19 or older who are eligible for other group health coverage through the child's employer or through the employer of the child's spouse, regardless of whether the child enrolls in such other coverage. The Welfare Plan will cover children through the end of the month in which they turn age 26, regardless of whether they are eligible for other group health coverage, effective for eligible claims incurred on and after June 1, 2014. If you would like to enroll a child who is now eligible as a result of this change, please call the Fund Office.
- We are proud to announce the creation of the Chicago Laborers' District Council Retiree Health and Welfare Fund. Effective June 1, 2014, we are launching a health and welfare plan to provide benefits just for our retirees. The new Retiree Plan will replace the current Chicago Laborers' Welfare Fund's Retiree Plans (Basic, 1, 2, 3 and 4) even though the existing benefits will remain the same. The Chicago Laborers' Welfare Plan will remain in effect for active participants.

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

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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 Structural Builders; i.e. all those who employ Laborers Engaged in the Building and Construction Industry.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 36-2151212 PLAN: 501

May 2014

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.