



CHICAGO LABORERS' DISTRICT COUNCIL RETIREE HEALTH AND WELFARE FUND

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Chicago Laborers' District Council Retiree Health and Welfare Fund Important Welfare Plan Information

May 2014

Dear Participant:

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). *The Chicago Laborers' Welfare Plan will remain in effect for active participants.*

The new Plan will be focused on the needs of our retirees. Because the new Plan will be for retirees only, it will not be subject to most of the requirements of the Affordable Care Act, which will give us more flexibility in terms of providing the benefits and coverage that retirees need.

The benefits will be the same as what you currently receive under the Chicago Laborers' Welfare Fund's Retiree Plans.

Here's some important information about your benefits under the new Plan, effective June 1, 2014:

- **Under the Retiree Basic Medical Coverage Plan**, some benefits had annual limits that were set to expire on May 31, 2014. *Those limits will continue under the new Plan.* In addition, the following limits will continue to apply:
 - \$3,200 for covered outpatient medical services (hospital services and supplies for therapeutic treatment, emergency room treatment for an illness, and outpatient x-rays and laboratory tests);
 - \$3,000 for covered inpatient hospital services and/or emergency room treatment for accidents; and
 - \$400 for diabetes education.
- **The \$2,000,000 Calendar Year annual maximum for Retiree Plans 1, 2, 3 and 4 will also remain in effect under the new Chicago Laborers' District Council Retiree Health and Welfare Plan.**

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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.

The Health Reimbursement Arrangement (HRA) Program will remain in effect for the Retiree Plan 1 and the Retiree Basic Medical Coverage Plan. As under the current rules, once you retire, you will no longer receive the \$500 annual credit to your HRA Account.

- ◆ **If you elect the Retiree Plan 1**, the retiree will continue to be eligible to participate in the HRA Program. The balance will continue to be available for eligible reimbursements as long as a balance remains in your HRA Account.
- ◆ **If you elect the Retiree Basic Medical Coverage Plan**, the balance in your HRA Account will continue to be available for eligible reimbursements for up to two (2) years after you retire or until the balance in your HRA Account is zero, whichever occurs first.

➤ **The Trustees of the new Chicago Laborers' District Council Retiree Health and Welfare Fund** will be the same Trustees as the Chicago Laborers' Welfare Fund covering active participants:

Union Trustees	Employer Trustees
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Charles V. Loverde, III Laborers' District Council of Laborers 999 McClintock Drive Suite 300 Burr Ridge, IL 60527-0844	Dennis P. Martin Martin Cement Company 25 Forestwood Drive Romeoville, IL 60446-1343
Scott Pavlis Laborers' Local Union No. 75 1923 Donmaur Drive Crest Hill, IL 60403-1904	Anthony J. Riccardi William A. Randolph, Inc. 820 Lakeside Drive Suite 3 Gurnee, IL 60031-9165

Be sure to keep this announcement with your other benefits materials 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: 46-5243652 PLAN: 501

May 2014

The information contained in this Notice only highlights certain features of the Chicago Laborers' District Council Retiree Health and Welfare Fund 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.