



CHICAGO LABORERS' DISTRICT COUNCIL RETIREE HEALTH and WELFARE FUND

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Announcing Important Information About Your Smoking Cessation Benefits

Dear Retiree:

The Board of Trustees of the Chicago Laborers' District Council Retiree Health and Welfare Fund (the "Retiree Welfare Plan") would like to clarify the way your smoking cessation benefits are administered.

Your coverage for smoking cessation benefits is not changing. You (and your spouse if you are married) remain eligible to receive smoking cessation benefits through the Retiree Welfare Plan.

The Retiree Welfare Plan covers a maximum of \$1,000 per person per lifetime for combined medical and prescription drug expenses, which include hypnosis, laser treatments provided through Laser Concepts of Chicago and prescription medications. Since this benefit is a combined medical and prescription drug benefit, it is not possible for the Retiree Welfare Plan to cover the benefit upfront with your medical/prescription drug identification (ID) card. Therefore, **you have to pay for the entire cost of your smoking cessation prescription medications upfront and then submit a claim to the Fund Office for reimbursement.** Upon receipt of your properly submitted claim(s), you will be reimbursed for 100% of your covered expenses, up to \$1,000 for life. You do not need to meet any deductibles before benefits are paid.

The Retiree Welfare Plan only covers treatment that is prescribed by a doctor, and a prescription is required for all treatment. Therefore, the first thing you should do is see your doctor. The doctor's visit is a covered expense under this benefit. To utilize the services of Laser Concepts of Chicago, call 866-908-7848 or visit www.laserconceptschicago.com.

You can continue to have your medications filled at the same network retail pharmacies and/or through the CVS/Caremark mail order facility. For a 90-day supply of your prescriptions for maintenance medications (like those used to treat chronic illnesses like arthritis, diabetes, emotional distress, heart disorders, high blood pressure and ulcers), the prescription must be filled only at a CVS/Caremark retail pharmacy or through the CVS/Caremark mail order facility at applicable mail order facility rates.

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.

Please share this SMM with your family members who are eligible for coverage and store it with your Summary Plan Description (SPD) booklet and other benefits information for easy reference. If you have any questions regarding this change in your smoking cessation benefit or your other Retiree Welfare Plan benefits, please contact the Fund Office at 708-562-0200 or 866-906-0200.

Sincerely,

Board of Trustees

SUMMARY OF MATERIAL MODIFICATION
EIN: 46-5243652 PLAN: 501
April 2017

The information contained in this Notice only highlights certain features of the Chicago Laborers' District Council Retiree Health and Welfare Plan (the "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 Board of Trustees of the Retiree Welfare Fund ("Trustees") reserves the right and has 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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