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April 2014

RE: 2014 Plan Changes

Dear Participant,

The North Central Illinois Laborers' Health & Welfare Fund Board of Trustees is pleased to announce recent changes to your benefits. The remainder of this letter explains the benefit changes.

Annual Maximum Benefit

The Patient Protection and Affordable Care Act (commonly referred to as the ACA, the Affordable Care Act or healthcare reform) requires the elimination of an overall annual plan limit on essential benefits. For our Plan, this change is effective July 1, 2014. On this date, the overall annual limit on benefits paid per person of \$300,000 will be eliminated from the Plan. Keep in mind that some covered services, such as chiropractic services, still have annual limits either in dollars or in the number of visits. See your Summary of Benefits and Coverage for specific coverage limitations. See your Summary of Benefits and Coverage (SBC) for specific coverage limitations.

Monthly Payments at Retiree Rates

Effective April 1, 2014, anyone self-paying retiree rates for coverage, will be billed monthly rather than quarterly. This change provides greater flexibility and makes it easier to budget. Please note, however, you will still be required to remit self-payments for four quarters (12 months) at the active rate before you are considered retired and eligible for Retiree Benefits.

A Final Note

Please call our office if you have any questions about these changes or your benefits in general.

For more information about the ACA, you may also contact the U. S. Department of Labor's Employee Benefit Security Administration (EBSA) at 846-444-3272 or www.dol.gov/ebsa/healthreform.

Please retain this in the front pocket of your SPD for future reference.

Sincerely,

Board of Trustees

This announcement, which serves as a Summary of Material Modifications, contains only highlights of recent changes to the North Central Illinois Laborers' Health & Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.