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January 2014

Dear Welfare Fund Participant,

The Board of Trustees hereby adopts the following amendment to the Summary Plan Description and Plan Document, 2007 Edition:

Effective this 1st day of January, 2014, the following new section is added following the section entitled "Retiree Pre-Funded Subsidy Allowance Amount" on page 38 of the Summary Plan Description and Plan Document:

Reinstatement of Retiree Benefits after Health Insurance Marketplace Coverage

If you cease making the required self-payment for Retiree Benefits and therefore terminate your Retiree Benefits in an effort to obtain health insurance through the Health Insurance Marketplace created by the Patient Protection and Affordable Care Act, then you may reinstate your Retiree Benefits if you:

- Terminated your Retiree Benefits to enroll in health insurance through the Health Insurance Marketplace;
- Your coverage through the Health Insurance Marketplace commenced immediately upon termination of Retiree Benefits (*i.e., you had continuous health insurance rather than a gap in coverage*); and
- You had no interruption in health insurance (*i.e., you had continuous health insurance*) from the time you terminated your coverage under the Plan until the time you are applying to reinstate your Retiree Benefits.

Coverage will commence on the first day of the month following the month in which you submit your application to reinstate Retiree Coverage; provided you submit your self-payment. Coverage will not be retroactive to the date your insurance under the Health Insurance Marketplace terminated.

The first self-payment must be received with your application to reinstate Retiree Coverage. The amount of your first self-payment for Retiree Coverage shall be pro-rated for the remaining months in the calendar quarter if your reinstatement does not coincide with a full calendar quarter. All self-payments must be timely received in accordance with the Plan's rules.

Your self-payment rate for reinstatement of Retiree Benefits will be specified in the application for reinstatement. The self-payment rate for reinstatement shall be set by the Board of Trustees.

Notwithstanding any provision stated above, a participant is entitled to reinstate Retiree Coverage with the Plan only one (1) time.

In the event that you are otherwise eligible for Retiree Benefits, but you terminate your coverage with the Plan after you reach the eligibility requirements for Retiree Benefits except for the requirement that you exhaust your self-payments, then you may reinstate your Retiree Benefits from the Plan as stated above as long as (1) you terminated your coverage to enroll in health insurance through the Health Insurance Marketplace, (2) your coverage through the Health Insurance Marketplace commenced immediately upon your termination of coverage with the Plan, and (3) you had no interruption in health insurance from the time you terminated coverage under the Plan until the time you apply to reinstate coverage.

Sincerely,
Board of Trustees