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April 2014

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RE: 2014 Plan Changes

Dear Participant,

The Board of Trustees of the North Central Illinois Laborers' Health & Welfare Fund is pleased to announce a change affecting dependent child eligibility. Currently, if a child, who otherwise meets the definition of a dependent, reaches age 26 (unless disabled), he or she loses coverage on his or her 26th birthday. Beginning July 1, 2014, a dependent child who reaches age 26 will continue coverage through the last day of the month of his/her 26th birthday. For example, if Ann's 26th birthday is July 7, Ann will continue coverage through July 31.

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

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

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.