



April 2007

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Dear Welfare Fund Participant:

Please be advised that the Summary Plan Description (2002 Edition) of the North Central Illinois Laborers' Health & Welfare Fund was amended January 1, 2007 as follows:

Under the Eligibility subsection on page 46, the second paragraph under that subsection on page 46 and 47 is deleted and replaced with the following:

You are also considered eligible for the Retiree Pre-Funded Allowance (50% fo the Allowance for eligible spouses) if you had Eligibility A Employee coverage under the Plan and you:

- Retire due to a total and permanent disability (as defined by the Central Laborers' Pension Plan), on or after March 1, 2002 and you are not eligible for Medicare or other government-sponsored insurance;
- Are a spouse (who has reached age 53) of a Participant who became totally and permanently disabled on or after March 1, 2002 who is eligible for Medicare or other government-sponsored insurance.
- Are a spouse (who has reached age 53) of a former Eligibility A employee who was eligible for Medicare before leaving employment, or became eligible for Medicare while running out active coverage, or the four quarters of Self-Payments, so that the employee never became eligible for Retiree Benefits, but met all of the other requirements for Retiree Benefits coverage; or
- Are a surviving spouse (who has reached age 53) of a Plan Participant who dies while eligible for the Retiree Pre-Funded Subsidy Allowance; or
- Are a surviving spouse (who has reached age 53) of a Participant who was not retired on or after March 1, 2002, but who died and at the time of his or her death:
 - Was an eligible active Participant of the North Central Illinois Laborers' Health and Welfare Fund covered as an Eligibility A Employee;
 - Was at least 53 years of age; and
 - Had at least 10 pension credits at the time of death.

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

Sincerely,
The Board of Trustees