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Dear Participant:



The North Central Illinois Laborers' Health & Welfare Fund is pleased to announce, effective October 1, 2013, an exciting new healthcare benefit for you and your family. We have partnered with Consult A Doctor™, the leading provider of cloud-based telemedicine solutions, to provide 24/7, on-demand access to qualified, U.S. board-certified doctors via phone, video and secure messaging for non-emergency consultations. This great service will be offered as part of your existing healthcare benefits package.

Once you activate your account, you will be able to instantly connect with a doctor to get advice, receive a call back in as little as 30 minutes to obtain a diagnosis or make an appointment for a more in depth consultation. You may even request a prescription, if appropriate, for pickup at the pharmacy of your choice*.

Consult A Doctor™ is a fast, convenient alternative to waiting days for an appointment or spending hours sitting in the doctor's office, urgent care or ER. Consult A Doctor™ provides numerous benefits:

Save time: Consult with a qualified doctor without leaving your home or office. Save on drive time and avoid waiting hours for an appointment.

Save money: Save hundreds or even thousands of dollars – compare to costly doctor's office, urgent care or ER visits.

Enjoy peace of mind: Enjoy the peace of mind that comes from having on-demand, 24/7 access to state-licensed, U.S. board certified doctors that have undergone rigorous credentialing.

Get healthier faster: Don't avoid care because you cannot make it to the doctor. With Consult A Doctor™, you can call, video chat with or message a doctor *at anytime, from anywhere.*

Stay well-informed: Use My Personal Health Manager (MyPHM™), a one-stop web portal that combines 24/7 physician access with cutting-edge health applications, like Symptom Checker, to research the latest health topics and better manage your health.

Cover your entire family: Add up to 5 family members. Everyone is welcome – there are no denials based on pre-existing conditions.

Stay tuned for more information on this great new benefit! To get started with Consult A Doctor™, activate your account at www.MyDrConsult.com. If you have any questions, please do not hesitate to contact Consult A Doctor™ Member Services at **1-800-DOC-CONSULT** (1-800-362-2667).

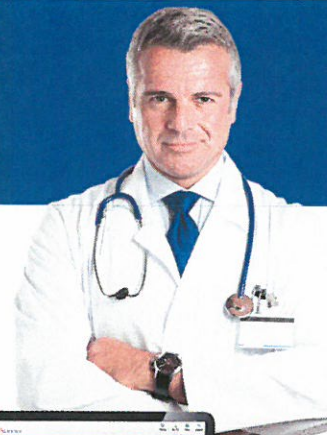
To your health,

North Central Illinois Laborers' Health & Welfare Fund Board of Trustees

*Consult A Doctor makes no warranty as to the content of any treatment response. You and your physician are solely responsible for all information and/or communication sent during a consultation. Consult A Doctor is not health insurance, and does not replace your primary care physician. You agree to contact your Primary Care Physician should your condition change or your symptoms worsen. Priority and By Appointment consultations do not guarantee prescriptions as requested. Consult A Doctor is not a prescription fulfillment center. It is not guaranteed that the doctor will issue a script for prescription medication. Consult A Doctor's physicians do not prescribe DEA-controlled medications or lifestyle drugs. If you have an emergency medical condition, please dial 911. All services are HIPAA-compliant.

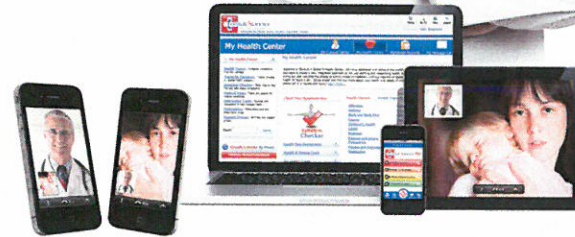
1-800-DOC-CONSULT
www.MyDrConsult.com

Frequently Asked Questions



Consult A Doctor

A doctor is just a click or a call away!



1. Why should I use Consult A Doctor instead of seeing my doctor?

Consult A Doctor services aid in avoiding unnecessary trips to the doctor or Emergency Room. In fact, studies have shown that 70% of visits to a doctor's office or Emergency Room are unnecessary. Consult A Doctor makes the doctor available to talk to you at any time, avoiding delays and saving you valuable time and money without sacrificing quality of care.

2. How do I request a consultation?

Upon activation, you can reach a doctor by visiting www.MyDrConsult.com, by calling **1-800-DOC-CONSULT** (1-800-362-2667) or by downloading the iDr 24/7 mobile app. You will have access to a doctor immediately for an On Call Consult. You can also request a Priority Consult to speak with a doctor within 1 hour, schedule a By Appointment Consult that fits your schedule Monday through Friday, choose a Video Consult or E-Consult through secure messaging. There is no limit on the type of consult or frequency of use. You can speak to a doctor as often as you want!

3. What conditions does Consult A Doctor commonly treat?

Consult A Doctor's physicians are trained to provide quality medical care for a variety of conditions, such as:

Cold and flu	Stomach ache/diarrhea
Sinus infections	Eye/ear infections
Bronchitis	Rash/skin irritation
Allergies	Upper respiratory infections
Headaches	Urinary tract infections
Pediatrics	Yeast infections
OB/GYN	...and more!

4. What are the qualifications of Consult A Doctor's physicians?

Consult A Doctor holds its providers to the highest standards by putting each prospective provider through a rigorous and comprehensive evaluation process. The credentialing process involves the National Committee for Quality Assurance, the American Medical Association, and the provider's respective State Board of Medicine.

5. Can I get prescriptions from a Consult A Doctor physician?

Yes.* If appropriate, Consult A Doctor's physicians are able to prescribe non-controlled substances during Priority or By Appointment Consultations and can electronically submit prescriptions to your local pharmacy.

6. Can I get a consultation after hours or on weekends or holidays?

Yes. Consult A Doctor's physicians are available 24 hours a day, 365 days a year.

7. Are there any restrictions on the number of times I can consult with a doctor?

There are no restrictions to how often you can contact Consult A Doctor's physicians. Call as often as you need!

8. Do you handle emergencies?

No. For an emergency, please dial 911.

9. Can I get information from my consult to my doctor?

Yes. You have access to your medical records and can release them to your physician. Please contact Consult A Doctor Member Services at 1-800-DOC-CONSULT (1-800-362-2667).

*Subject to state regulations. Some states do not allow prescriptions to be issued over the phone.

