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July 23, 2007

Dear Welfare Fund Participants:

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

1. Effective July 1, 2007, Death Benefit Exclusion #1 on page 42 of the Summary Plan Description is deleted and replaced with the following:
 - 1) Injuries or illnesses resulting directly or indirectly in the commission of or by engaging in an illegal act or occupation; by committing or attempting to commit any crime, criminal act, or felonious act. The lack of a conviction or issuance of a citation by a law enforcement body is not conclusive as to whether or not the charges for services were caused by or contributed to be engaging in an illegal act.
2. Effective July 1, 2007, Death Benefit Exclusion #3 on page 42 of the Summary Plan Description is deleted and replaced with the following:
 - 3) Injuries or illness sustained in a motor vehicle accident where there is sufficient evidence that the accident was a result of claimant's Blood Alcohol Content (B.A.C.) being at a level proscribed by the law of the state where the act occurred or was a result of the claimant's illegal drug use. A breathalyzer, blood or urine test result that the claimant's B.A.C. was prohibited by the law of the state where said motor vehicle accident occurred or that the claimant was utilizing an illegal drug at the time of said motor vehicle accident will be considered objective and conclusive evidence that alcohol or illegal drug use was a contributing cause of the injury or illness resulting from the motor vehicle accident. The claimant's failure to take a breathalyzer, blood or urine test, or the lack of a conviction or issuance of a citation by a law enforcement body is not conclusive as to whether or not the alcohol or illegal drug use was a contributing cause of the injury or illness.
3. Effective July 1, 2007, Accidental Death and Dismemberment Benefit Exclusion #3 on page 43 of the Summary Plan Description is deleted and replaced with the following:
 - 3) Disabilities, injuries, or illnesses resulting directly or indirectly in the commission of or by engaging in an illegal act or occupation; by committing or attempting to commit any crime, criminal act, or felonious act. The lack of a conviction or issuance of a citation by a law enforcement body is not conclusive as to whether or not the charges for services were caused by or contributed to by engaging in an illegal act.

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4. Effective July 1, 2007, Accidental Death and Dismemberment Benefit Exclusion #7 on page 43 of the Summary Plan Description is deleted and replaced with the following:
 - 7) Disability, Injuries, or Illness sustained in a motor vehicle accident where there is sufficient evidence that the accident was a result of the claimant's Blood Alcohol Content (B.A.C.) being at a level proscribed by the law of the state where the act occurred or was a result of the claimant's illegal drug use. A breathalyzer, blood or urine test result that the claimant's B.A.C. was prohibited by the law of the state where said motor vehicle accident occurred or that the claimant was utilizing an illegal drug at the time of said motor vehicle accident will be considered objective and conclusive evidence that alcohol or illegal drug use was a contributing cause of the Injury or Illness resulting from the motor vehicle accident. The claimant's failure to take a breathalyzer, blood or urine test, or the lack of a conviction or issuance of a citation by a law enforcement body is not conclusive as to whether or not the alcohol or illegal drug use was a contributing cause of the Injury or Illness.

If you have any questions about this change, please contact the Fund Office.

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

Sincerely,

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