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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, 2010, the following paragraphs shall supplant and replace the plan language in its entirety set forth in the third bullet point under the definition of the term *Dependent* on pages 112-113 of the summary plan description:

- Your unmarried child who is under age 23 and is enrolled as a full-time student in an accredited post-secondary educational institution, as defined by that institution as long as the child:
 - Has a principal place of residence with you for more than one-half of the calendar year;
 - Is dependent upon you for more than one-half of his or her support for the calendar year; and
 - If the child is under your legal guardianship, has a principal place of residence with you and is a member of your household for entire calendar year.

Upon request of the Plan, proof of full-time student status must be furnished from time to time, but not more frequently than once per semester. You are responsible for notifying the Plan when your Dependent is no longer a full-time student. If proper notice is not provided, the Plan will have the right to retroactively terminate coverage as of the date full-time student status ended, and recover an amount equal to the Usual and Customary Charge for services provided following that date. A child who is away at school is considered to reside with you if the child maintains a principal place of residence with you (this means that the child uses your residence for mail purposes and resides with you during non-school time) for the required portion of the calendar year;

A dependent enrolled in the Plan as a full-time student in an accredited post-secondary educational institution immediately before the first day of a medically necessary leave of absence from such accredited post-secondary educational institution, shall be treated as a full-time student for one (1) year after the first day of the medically necessary leave of absence or until the date of which such coverage would otherwise terminate under the terms of the Plan (such as attaining a maximum age for full-time student coverage).

A medically necessary leave of absence occurs when a dependent, whose coverage is contingent upon maintaining a full-time student status in an accredited post-secondary educational institution, starts a leave of absence from school that (i) commences while the student is suffering from a serious illness or injury; (ii) is medically necessary; and (iii) would ordinarily cause the dependent to lose full-time student status for purposes of coverage under the terms of the Plan. Such leave of absence applies only when the Plan is provided with a certification by the treating physician that verifies that (i) the dependent is suffering from a serious illness or injury, and (ii) the leave of absence is medically necessary.

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

Sincerely,

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