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December 2014

Re: New Speech Therapy Benefit

Dear Participant:

The North Central Illinois Laborers' Health & Welfare Fund Board of Trustees recently adopted a Plan improvement.

Effective July 10, 2014, the Plan will cover services for speech therapy for treatment of developmental disorders up to 32 visits per person per lifetime.

Under the Blue Cross Blue Shield and Health Alliance plans, charges for these services are subject to the Plan's annual deductibles and co-payment amounts as well as rules regarding usual and customary charges.

Under the HFN plan, there is a \$25 copayment for these services, and charges are not subject to the plan's annual deductible and coinsurance amounts.

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

Please call the Fund Office if you have any questions about this change or about 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.