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January 2016

RE: 2016 Plan Changes

Dear Participant,

The Board of Trustees of the North Central Illinois Laborers' Health & Welfare Fund is pleased to announce a change affecting Spinal Manipulation – Medical or Chiropractic. Previously, the calendar year maximum amount the Fund paid for spinal manipulation was 60 treatments up to a \$600 calendar year maximum. ***Effective January 1, 2016 the Trustees are pleased to announce that spinal manipulation coverage is 60 treatments up to a \$1,000 calendar year maximum.***

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

Please call our office if you have any questions about this change or 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.