

**CONSTRUCTION
INDUSTRY LABORERS
WELFARE - PENSION
VACATION FUNDS**

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Managed for the Trustees by

TIC International Corporation

February 7, 2014

**TO: ALL ELIGIBLE PARTICIPANTS OF THE CONSTRUCTION INDUSTRY LABORERS
WELFARE FUND**

RE: PLAN CHANGES EFFECTIVE JANUARY 1, 2014

IMPORTANT NOTICE – PLEASE READ CAREFULLY

Dear Participant:

The Trustees of the Construction Industry Laborers Welfare Fund wish to announce the following changes:

- **Calendar Year Maximum** – The current \$1,000,000 Active Employee annual maximum and the \$250,000 Retiree annual maximum for Comprehensive Medical Benefits is removed and Comprehensive Medical Benefits will not be subject to any annual maximums for both In Network and Out of Network providers.
- **Organ and/or Tissue Transplant Benefit** – The current \$200,000 annual maximum is removed and will not be subject to any annual maximums for In Network benefits only. Out of Network benefits will no longer be paid by the Fund.
- **Routine Physical Exam Benefit** – The current \$500 Maximum Benefit is removed. This benefit will be payable for In Network benefits only subject to coinsurance and out of pocket limits. Out of Network benefits will no longer be paid by the Fund. For this Benefit, an “eligible person” is an Active or Non-Medicare Eligible Retired Participant and his Non-Medicare eligible Spouse.
- **Colonoscopy Benefit** – The current \$2,000 annual maximum is removed. This benefit will be payable for In Network benefits only subject to coinsurance and out of pocket limits and limited once every 10 years for members age 50 and older. Out of Network benefits will no longer be paid by the Fund. In the event of documented family history of colon cancer, screenings earlier than age 50 will be paid by the Fund for In Network benefits only.
- **Temporomandibular Joint Benefit** – The current \$800 Lifetime maximum is removed. This benefit will be payable once every five years up to \$1,000.
- **Definition of Spouse** – The definition of legal spouse under the Plan has been expanded to include a same-sex spouse where a participant and a spouse were legally married in a state that recognizes same-sex marriages. However, domestic partnerships remain excluded.

(OVER)

Statement Regarding Status as a Grandfathered Health Plan

This group health plan believes this Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

If you have any questions about these changes, please feel free to contact the Fund Office at (913) 236-5490.

Sincerely,

BOARD OF TRUSTEES