



Managed for the Trustees by

TIC International Corporation

JANUARY 13, 2016

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

RE: PLAN CHANGES

IMPORTANT NOTICE – PLEASE READ CAREFULLY

Dear Participant:

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

EFFECTIVE January 1, 2016

- **Surgical Treatment of TMJ** – Currently, your Dental Benefits will cover non-surgical treatment of temporomandibular joint or temporomandibular pain-dysfunction syndrome (TMJ) up to the lifetime maximum of \$800. Effective January 1, 2016, in addition to the current benefit, Medically Necessary surgical treatment will be covered under the Comprehensive Medical Benefits (subject to applicable deductibles and copayments).
- **Organ and/or Tissue Transplant Donor Benefit** – Currently, there are no benefits covered if you are an organ and/or tissue transplant donor. Effective January 1, 2016, donor benefits will be covered under the Comprehensive Medical Benefits (subject to applicable deductibles and copayments) if the transplant recipient is covered under the Plan. As a reminder, Transplant Benefits are only covered when services are obtained through an In-Network Provider.

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

Sincerely,

BOARD OF TRUSTEES

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.