CONSTRUCTION INDUSTRY LABORERS

WELFARE - PENSION VACATION FUNDS

Managed for the Trustees by

TIC International Corporation

6405 Metcalf, Suite 200 Overland Park, KS 66202 Phone (913) 236-5490 Fax (913) 236-5499

January 2, 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 enhancements to the Welfare Fund effective January 1, 2014. These enhancements will provide additional services to you and your dependents at no additional cost to you or the Fund. These programs summarized below are completely voluntary. You are encouraged to participate in one or both of these programs but will not be penalized in any manner if you choose not to participate.

BlueKC 24-Hour Nurse Line:

The Trustees will implement a new service for all participants in the Plan through Blue Cross Blue Shield of Kansas City. Any Participant can call toll-free 877-852-5422 and speak to a clinical nurse for any healthcare concern 24 hours a day/ 7 days a week / 365 days a year.

Chronic Condition Management and Lifestyle Coaching (Disease Management):

The Trustees will also implement this new service to all participants who have been diagnosed with the following conditions: Asthma, Chronic Obstructive Pulmonary Disease (COPD), Coronary Artery Disease (CAD), Depression, Diabetes, Heart Failure, Hypertension, Metabolic syndrome, and Cancer. Members eligible for this program are identified through claims analysis, physician referral or self-referral. Nurses will help you gain the knowledge, skills and tools to become active participants in your care so that you can reach your self-identified health goals.

This program will also provide preventative care reminders through mailings (based upon your age, gender or health risks) urging you to receive yearly physical exams, mammography or colon cancer screenings to name a few. This is another wellness tool for you to manage your overall health.

More information will be mailed directly from Blue Cross Blue Shield of Kansas City. Please read through the materials carefully and call with any questions you may have.

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