

Laborers' National Health & Welfare Fund

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June 2007

SUMMARY OF MATERIAL MODIFICATIONS TO THE PLAN RULES

Effective July 1, 2007

TO: All Eligible Participants and Dependents of the
Laborers' National Health and Welfare Fund (Plan 1 & Plan 2)

The Board of Trustees of the Laborer's National Health and Welfare Fund is pleased to announce the following improvements in the benefits provided under Plan 1 and Plan 2. Please note that these improvements amend certain provisions of the Plan Booklet (Summary Plan Description). You should keep this important document with your copy of the Plan Booklet. If you need a copy of the Plan Booklet, please contact the Fund Office (contact information above).

1. Plan 1 benefit improvements effective July 1, 2007:

A. Office Visit Co-Payments (In-Network)

Your office co-payment obligation will be reduced to **\$10** from \$20 if you go to an In-Network PPO provider. This is a 50% reduction in your out of pocket cost for office visits.

B. Plan 1 Annual and Lifetime Maximum Medical Benefits

- (1) The Annual Major Medical Maximum limit per calendar year will be increased from \$75,000 to **\$175,000** (a 133% increase).
- (2) The Lifetime Major Medical Maximum limit per person will be increased from \$250,000 to **\$350,000** (a 40% increase).

C. Plan 1 Annual Prescription Drug Maximum

The annual prescription drug maximum allowance will be increased from \$5,000 to **\$7,500** per calendar year (a 50% increase).

D. Plan 1 Annual Vision Benefit Maximum

The annual vision benefit maximum will increase from \$125 to **\$175** for each person per calendar year (a 40% increase).

E. Annual Physical Exam Benefit

The Plan 1 Annual Physical Exam benefit (\$200 maximum) has been expanded to cover all members of the family (if utilizing an In-Network PPO provider), after the \$10 co-payment.

2. **Plan 2 benefits increases effective July 1, 2007:**

A. Office Visit Co-Payments (In-Network)

Your office co-payment obligation will be reduced to **\$10** from \$20 if you go to an In-Network PPO provider. This is a 50% reduction in your out of pocket cost for office visits.

B. Plan 2 Annual and Lifetime Maximum Medical Benefits

The Annual Major Medical Maximum limit per calendar year will be increased from \$100,000 to **\$200,000** (a 100% increase).

C. Annual Vision Benefit Maximum

The Plan 2 annual vision benefit maximum will increase from \$125.00 to **\$175.00** for each person per calendar year (a 40% increase).

D. Annual Physical Exam Benefit

The Plan 2 Annual Physical Exam benefit (\$200 maximum) has been expanded to cover all members of the family (if utilizing an In-Network PPO provider), after the \$10 co-payment.