

Laborers' National Health & Welfare Fund

5565 Sterrett Place, Suite 210
Columbia, MD 21044
800-235-5805

December 2007

SUMMARY OF MATERIAL MODIFICATIONS TO THE PLAN RULES

Effective January 1, 2008

TO: All Eligible Participants and Dependents Covered By The
Laborers' National Health and Welfare Fund (Plan 1 & Plan 2)

The Board of Trustees of the Laborers' National Health and Welfare Fund is pleased to announce the following improvements in the benefits provided under Plan 1 and Plan 2 effective January 1, 2008. 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).

Reduction In Annual In-Network Deductible

Effective January 1, 2008, the annual deductible for In-Network PPO provider services will be reduced to **\$200** for each individual plan member from the current \$300 and to **\$400** per family from the current \$600. If you use an In-Network PPO provider, this is a 33% reduction in your annual out-of-pocket deductible cost.

Questions?

If you have any questions in regard to this notification please call the Fund Office at 800-235-5805. As a reminder, the Fund website at www.lnhwf.org can be utilized to review important updates to the Fund Plan of Benefit, including Summary Plan Descriptions, Summary Material Modification and various forms the are utilized by the Fund.