

Laborers' National Health & Welfare Fund

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

June 2008

SUMMARY MATERIAL MODIFICATION

Effective July 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 July 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).

1. PLAN 1 BENEFIT IMPROVEMENTS

Effective for claims incurred on or after July 1, 2008, the following benefit improvements shall apply to eligible Participants and Dependents covered by Plan 1:

A. In-Network Annual Physical Exam Co-Payments Eliminated

The \$10 co-payment for an annual physical exam by an In-Network PPO provider (in office) has been eliminated. The Fund will pay the full cost for such exams for all eligible Participants and Dependents age 18 or over.

B. In-Network Well Child Care Co-Payments Eliminated

The \$10 co-payment for an annual well-child office visit for eligible Dependent children ages 7 to 18 has been eliminated. The Fund will pay the full cost for such office visits, up to the limit of three (3) per year.

C. Life Insurance Increased to \$20,000

The Life and Accidental Death Insurance benefit amount has been increased to \$20,000 from \$10,000 for the eligible Participant.

D. In-Network Annual Maximum Out-of-Pocket Expense Limit Reduced

The annual maximum amount of out-of-pocket expenses to be paid by Participants and Dependents has been reduced to \$7,500 per individual / \$20,000 per family from \$10,000 per individual / \$25,000 per family.

E. In-Network X-Ray and Laboratory Expenses Co-Payment

A co-payment of \$10 for In-Network X-Ray and Laboratory Expenses will be charged, with the Fund paying the rest of the cost. This is an improvement over the current plan rule under which the Fund pays only 80% of the charges (as a Major Medical expense after the deductible).

2. PLAN 2 BENEFIT IMPROVEMENTS

Effective for claims incurred on or after July 1, 2008, the following benefit improvements shall apply to eligible Participants and Dependents covered by Plan 2:

A. In-Network Annual Physical Exam Co-Payments Eliminated

The \$10 co-payment for an annual physical exam by an In-Network PPO provider (in office) has been eliminated. The Fund will pay the full cost for such exams for all eligible Participants and Dependents age 18 or over.

B. In-Network Well Child Care Co-Payments Eliminated

The \$10 co-payment for an annual well-child office visit for eligible Dependent children ages 7 to 18 has been eliminated. The Fund will pay the full cost for such office visits, up to the limit of three (3) per year.

C. Life Insurance Increased to \$20,000

The Life and Accidental Death Insurance benefit amount has been increased to \$20,000 from \$10,000 for the eligible Participant.

D. In-Network Annual Maximum Out-of-Pocket Expense Limit Reduced

The annual maximum amount of out-of-pocket expenses to be paid by Participants and Dependents has been reduced to \$7,500 per individual / \$20,000 per family from \$10,000 per individual / \$25,000 per family.

E. In-Network X-Ray and Laboratory Expenses Co-Payment

A co-payment of \$5 for In-Network X-Ray and Laboratory Expenses will be charged, with the Fund paying the rest of the cost. This is an improvement over the current plan rule under which the Fund pays only 90% of the charges (as a Major Medical expense after the deductible).

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.