

# Laborers' National Health & Welfare Fund

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## SUMMARY OF MATERIAL MODIFICATIONS TO THE PLAN RULES

**Effective October 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 ("Fund") is pleased to announce the following improvements in the benefits. 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. Member Assistance Program (MAP)**

Effective October 1, 2007, Eligible Participants and Dependents under Plans 1 and 2 will be eligible for services from the Member Assistance Program ("MAP").

One of the most significant problems facing Americans today has to do with personal problems that affect their health and well-being. Most Americans and their families are affected, at some point in their lives, by marital stress, alcoholism, drug abuse, financial trouble, legal problems, and similar difficulties. Unfortunately, many people do not know where to turn for help, the problems remain unaddressed, and they get worse.

MAP is a program to which you can turn for help. Through MAP, the problems can be identified, and arrangements can be made for the type of assistance needed to effectively address the problems. MAP offers consultation, support, information and planning, as well as diagnostic services and referrals to professional resources in your community, if there is a need for additional assistance. And, your use of MAP is confidential.

The MAP is operated by CIGNA, a large insurance company, contracted with the Fund.

Please review the attached description of MAP, the services it provides, and how to obtain MAP services.

### **2. Mental Health/Substance Abuse Benefit Pre-Certification Phone Number.**

Effective October 1, 2007, all Participants and Beneficiaries who are seeking mental health or substance abuse services under Plan 1 or Plan 2 must obtain a pre-certification of their coverage before receiving such services. The pre-certification must be obtained from Cigna's Care Allies whose toll-free telephone number is 800-768-4695.