



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

DATE: May 1, 2014

TO: Eligible Participants, Retirees, and Beneficiaries

FROM: Board of Trustees

SUBJECT: Fox Valley Laborers Health and Welfare Plan
Notice of Plan Changes

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This memorandum is to officially notify you of the following changes to the Fox Valley Laborers Health and Welfare Plan effective June 1, 2014:

- Eligibility Changes
 - Adult children (up to age 26) will be covered without regard to any other employer-sponsored coverage available through their employment or their spouse's employment.
- Benefit Design Changes
 - The annual maximum dollar limits will be removed on "essential health benefits".
 - The \$2,000,000 per year maximum limit for essential medical and prescription drug benefits will be removed.
 - The \$50 per year maximum limit per dependent child will be removed for school physicals as defined by the Plan.
 - The \$10,000 per year maximum limit will be removed for physical and occupational therapy for special circumstances due to congenital defects as defined by the Plan.
 - The definition of "legal spouse" will include same-gender marriages as used by the IRS. The IRS uses "place of celebration" to define same-gender marriages under the Defense of Marriage Act (DOMA). Illinois will recognize same-gender marriages effective June 1, 2014.
 - The exclusion for felony or involvement in a criminal enterprise excludes benefits payable for injury or illness arising out of the commission of a felony or involvement in a criminal enterprise except where the injury results from an act of domestic violence or a medical condition (including both physical and mental health condition).

Statement of Grandfathered Plan Status: The Fox Valley Laborers Health and Welfare Fund believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (PPACA). As permitted by PPACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was

enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of PPACA 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 PPACA, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at (847)742-0900. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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The address of the Plan and the Administrative office is as follows:
Fox Valley Laborers Health and Welfare Fund
2400 Big Timber Road, Building B, Suite 206
Elgin, IL 60124-7812

Effective January 1, 2013 the exclusion for the blood alcohol limitation was changed to exclude benefits payable for the care or treatment of injuries when sustained in a motor vehicle accident if the Eligible Participant or Dependent was operating the vehicle and if the Fund is able to establish through medical evidence that the Eligible Participant's or Dependent's blood alcohol content at the time of the accident was in excess of twice the legal limit of the jurisdiction in which the accident occurred.

This is a Summary of Material Modifications to the Plan. Please read this letter carefully and keep it with your copy of Summary Plan Description booklet. If you have any questions reading these changes, please contact the Fund Office.

SUMMARY OF MATERIAL MODIFICATIONS – JUNE 2014 – EIN: 36-6219639 – PLAN NO.501

This announcement contains highlights of certain features of the Fox Valley Laborers Health and Welfare Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the language contained in this announcement and the documents that establish the Plan, the document language will govern and control. The Trustees reserve the right to amend, modify or terminate the Plan at any time. Receipt of this announcement does not guarantee eligibility.