

This letter serves as a summary of material modifications of the Plan.  
Please keep this with your Summary Plan Description.

## **NOTICE OF CHANGES TO THE PENSION PLAN**

### **DATE**

To All Participants of the  
Indiana Laborers Pension Fund

Dear Participant:

The Board of Trustees recently made a change to the Pension Plan. This letter describes that change.

### **Disability Benefit Claims and Appeals Procedures**

The Plan was amended to comply with the new claims and appeals regulations effective for Disability Benefit Claims filed on or after January 1, 2018. These rules ensure that the Plan is compliant to new Department Of Labor regulations and include the following requirements regarding Disability Benefits:

- 1 The Plan must include a discussion of any initial denial or denial on appeal, including an explanation of why the Plan disagrees or does not follow:
  - the opinion of your treating health care professionals and vocational professionals, or
  - the opinion of medical or vocational experts whose advice was obtained on behalf of the Plan, or
  - the disability determination regarding the claimant by the SSA.
- 2 Explanations of denials that are based on a medical necessity or experimental treatment.
- 3 Copies of any internal plan rules relied on in making a benefit denial, or a statement that such rules do not exist if there are no such rules.
- 4 Before the Plan can issue a denial on appeal based on new or additional evidence or a new or additional rationale, you must be freely provided the evidence or rationale in advance of a denial so you may respond.
- 5 If more than 10% of individuals residing in your county speak the same non-English language, the Plan must provide its services in a culturally and linguistically appropriate manner. This means the Plan would need to provide language services (such as a telephone customer assistance hotline) that include answering questions in any applicable non-English language and providing assistance with filing claims and appeals in any applicable non-English language; provide, upon request, a notice in any applicable non-English language; and must include in the English versions of all notices, a statement prominently displayed in any applicable non-English language clearly indicating how to access the language services provided by the Plan.

6 General requirements against bias in claims decision-making.

If you have any questions regarding these changes, please contact the Fund Office at 1-800-962-3158.

On behalf of the Board of Trustees, I remain –

Sincerely yours,

Somer Taylor  
Administrative Manager