



INDIANA LABORERS WELFARE FUND

P.O. BOX 1587 TERRE HAUTE, INDIANA 47808-1587

Telephone (812) 238-2551 Toll Free (800) 962-3158

Fax (812) 238-2553

www.indianalaborers.org

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

*** Important Welfare Benefit Changes ***

April 2015

To All Participants of the
Indiana Laborers Welfare Fund

Dear Participant:

Effective December 1, 2014, the Plan was modified to require that providers or facilities are properly licensed under state law and federal law, if applicable, in order for medical expenses to be covered by the Plan.

Effective December 17, 2014, the Plan modified the termination provisions related to performing work for employers who do not have an obligation to contribute to the Trust Fund for such work ("work for non-signatory employers"). Both active and retired participant's coverage will be terminated the day the participant or retiree, without authorization from the Union, works in the construction industry in the geographic jurisdiction of the Plan for an employer that does not have a contractual obligation to contribute to the Plan. Participants and retirees must notify the Fund Office before beginning work for a non-signatory employer. Failure to do so is a misstatement of material fact and considered fraud. If an active participant or retiree fails to notify the Fund Office before beginning work for a non-signatory employer, coverage will be terminated retroactively to the first day of the coverage period any work for a non-signatory employer occurred.

Statement Regarding Status as a Grandfathered Health Plan

This group health plan believes this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act 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 the Affordable Care Act, 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 Fund Office at 1-800-962-3158. 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.

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

On behalf of the Board of Trustees, I remain –

Sincerely yours,

Janetta England
Administrative Manager

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