

CHICAGO & VICINITY LABORERS' DISTRICT COUNCIL
HEALTH & WELFARE PLAN

**Important Notice of Change to Benefits
under Active Plan 1**

January 2024

Dear Participant:

The Board of Trustees of the Chicago & Vicinity Laborers' District Council Health & Welfare Plan (the "Plan") is pleased to announce the following benefit improvement under Active Plan 1:

Weekly Income Benefit Maximum for Non-Occupational Injury or Illness Increased to \$600 for Active Plan 1

Effective as of January 1, 2024, Active Plan 1 provides up to \$600 per week in Weekly Income Benefits, also called loss of time benefits, for loss of time due to a non-occupational injury or illness. Previously, Active Plan 1 provided up to \$450 per week in Weekly Income Benefits for loss of time due to a non-occupational illness or injury.

All other plan provisions related to Weekly Income Benefits remain unchanged. Please review the "In the Event of Your Disability or Death" section of your SPD/Plan beginning on page 52 for more information on your disability benefits.

Questions?

If you have questions about your benefits, please contact the Fund Office at (708) 562-0200 or (866) 906-0200 from 8:00 am to 5:00 pm, Monday through Friday.

Final Note

Please keep this Notice with your SPD/Plan, and other benefits information for easy reference. The Addendum that follows contains the section by section technical conforming revisions to the SPD/Plan for the changes described above. Capitalized terms used but not defined in this Notice have the meaning as set forth in the SPD/Plan.

Sincerely,

Board of Trustees

ADDENDUM

Conforming Changes to the SPD/Plan: Effective January 1, 2024, the following conforming changes are made to the section references contained in the Active Plan 1 SPD/Plan:

In the “In the Event of Disability or Death” chapter beginning on page 52 of the SPD/Plan, the following row in the “Schedule of Disability and Death Benefits” chart is revised to read as follows:

Weekly Income Benefit	Eligible Member Only
Weekly Income Benefit Maximum	
Non-Occupational Injury or Illness	\$600 per week

In the section entitled “Weekly Income Benefits (Eligible Members Only)” beginning on page 53 of the SPD/Plan, the following row in the chart is revised to read as follows:

If You Are Unable to Work Due to:	Weekly Benefit Amount
Non-occupational accident or illness	\$600

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Statement of the Plan’s Grandfathered Status. The Board of Trustees of the Chicago & Vicinity Laborers’ District Council Health & Welfare Fund believes this Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act), which means that the Plan existed when the health care reform law was signed on March 23, 2010. 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 the 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 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 (708) 562-0200 or 866-906-0200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or <http://www.dol.gov/ebsa/healthreform/>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

The information contained in this Notice only highlights certain features of the Chicago & Vicinity Laborers’ District Council Health & Welfare Plan (the “Plan”) and is intended to be a Summary of Material Modifications to the SPD/Plan. The Board of Trustees of the Plan (“Trustees”) reserves the right and has the authority to amend, modify, or eliminate benefits at any time, or terminate the Plan when financial conditions dictate. Receipt of this Notice does not confer or guarantee eligibility for benefits. In addition, the Trustees, or such other persons as delegated by the Trustees, have the discretion to interpret and construe the Plan’s provisions, as set forth in the SPD/Plan.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 36-2151212 Plan No.: 501

January 2024