

**SUMMARY OF MATERIAL MODIFICATION to the  
CONSTRUCTION LABORERS PENSION TRUST OF GREATER ST. LOUIS**

The Trustees amended the Construction Laborers Pension Trust of Greater St. Louis (“Plan”) as follows:

1. Effective April 1, 2015, Section 1.P of the Summary Plan Description was amended to include credit for vesting and eligibility purposes for certain contested workers’ compensation claims, so that the Section reads as follows:

"Service" or "Hour of Service" is each hour for which you are paid, or entitled to payment by an employer, directly or indirectly, including back pay and including payments for disability from the Greater St. Louis Construction Laborers Welfare Plan, but excluding any time compensated under a workers’ (or workmen’s) compensation or unemployment compensation law and excluding any hours of non-work time in excess of 501 in any one continuous period. Two periods of paid non-work time shall be deemed continuous if they are compensated for the same reason (e.g., disability) and are not separated by at least ninety days. You may be credited with Hours of Service for vesting and eligibility purposes at the rate of eight (8) Hours of Service for each working day you receive benefits from the Greater St. Louis Construction Laborers Welfare Plan because of a contested workers’ compensation claim, if you ultimately resolve your claim without compensation, whether by judgment or settlement, in which case, the Plan will treat you like any other disabled Employee.

Hours of Service shall be computed and credited in accordance with Department of Labor Regulations Section 2530.200b.

2. Effective May 1, 2015, Section 5, Subsection C.1 of the Summary Plan Description is amended to add Paragraph c. below:

- c. Special Program for Resumption of Covered Employment after Retirement from May 1, 2015, to October 31, 2015

Covered Employment that meets the following conditions shall not constitute Disqualifying Employment:

- i. You work no more than 474 hours during the time period of May 1, 2015, through October 31, 2015. If you work 475 hours or more, the general Suspension of Benefits rules in this Section 5.C shall apply.
- ii. You do not work in the position filled until after the Contributing Employer has contacted the St. Louis Laborers’ Local Unions 42-53-110 or the Eastern Missouri Laborers’ District Council seeking an active Employee and the position remained unfilled for 48 hours.

- iii. The Contributing Employer pays you the same rate as an active Employee, including remitting hourly contributions to the Plan and to the affiliated benefit funds.

If you work in Covered Employment under this Paragraph c., you will receive applicable Pension Credits under the Plan, and you will receive an annual pension recalculation before the beginning of the 2016 Plan Credit Year.

This Paragraph c. does not change the Suspension of Benefits rules in this Section 5.C for any employment after October 31, 2015.

If you have any questions regarding these changes, please contact the Laborers' Benefit Office at (314) 644-2777.