

SUMMARY OF MATERIAL MODIFICATION TO THE GREATER ST. LOUIS CONSTRUCTION LABORERS' WELFARE FUND

The following is a summary of a recent change to the Greater St. Louis Construction Laborers' Welfare Fund (the "Plan"). Please keep this notice with your copy of the Summary Plan Description ("SPD") for future reference.

This summary only provides information regarding the changes that have been made to the Plan and does not provide all of the information that may be relevant to a particular provision. For more information concerning the provisions addressed by this summary, you should consult the SPD booklet.

Effective January 1, 2017, the Trustees amended the Plan by changing the first sentence of the third paragraph of the welcome letter that precedes the Table of Contents to the SPD to read as follows:

In order to become eligible for benefits under the Plan, an employee is generally required to have worked at least 275 hours which are validly reported and paid to the St. Louis Fund Office for a signatory contractor in a qualifying quarter (Sept.-Nov., Dec.-Feb., Mar.-May or Jun.-Aug.).

Also effective January 1, 2017, the Trustees amended the Plan by adding a definition of Qualifying Quarters to Section 1 on page 1:6 as follows:

- a. Hours reported and paid to the St. Louis Fund Office by a signatory contractor for the months of Sept.-Nov., Dec.-Feb., Mar.-May or Jun.-Aug., with each month's contribution covering work ending with the last payroll period in that month; or
- b. Hours reported and paid to the St. Louis Fund Office by a signatory contractor including hours for the last days of a qualifying quarter although they were reported and paid for in the following month(s).
 - i. In this situation, the employee must present to the St. Louis Fund Office satisfactory documentation of having worked 275 hours in the Qualifying Quarter.
 - ii. An employee cannot count hours worked in the last week of the quarter in two "coverage quarters" of the year. "Coverage quarters" are explained in Section 3(A)(2) on p. 3:1.

Effective July 1, 2017, the Trustees amended the Plan by amending Section 6.D to restrict care to inpatient **and** outpatient **facilities** inside the Geographic Area of this Plan, as defined in Section 1.B of the SPD, unless:

1. Comparable services are not available within the Geographic Area of the Plan; or

2. Such care is a medical emergency requiring immediate attention (see Section 1.B., “Emergency,” on page 1:2 of the Plan for a definition of emergency care); or
3. You are wait-listed for the care for a time period that is unreasonable for the medically necessary service, and such wait-listing can only be avoided by going to a facility outside of the Geographic Area.

If you have any questions, please contact the Benefit Office at (314) 644-2777 or toll free (800) 489-0228 ext. 2, or send an e-mail to benefits@stllaborers.com.