

**SUMMARY OF MATERIAL MODIFICATION TO THE
GREATER ST. LOUIS CONSTRUCTION LABORERS' WELFARE FUND AND TO
THE CONSTRUCTION LABORERS PENSION TRUST OF GREATER ST. LOUIS**

The Trustees of the Welfare Plan amended the Plan in the following ways effective July 1, 2017:

1. The definition of "Retired Eligible Employee" at Section 1(B), Definitions, on p. 1:6, now reads:

An Eligible Employee who retired from Covered Employment with a Contributing Employer and who is eligible for any Retiree coverage provided or negotiated by the Plan in accordance with the provisions of Section 14 of this Booklet.

2. The fourth bullet point under Section 3(A)(3)(d)(3), on p. 3:3, now reads:

[You cannot make a self-payment under this subsection if you:]

- "return to or engage in any work for a non-Contributing Employer that would be Covered Employment if performed for a Contributing Employer."

3. Section 6, Note, on p. 6:23, now reads:

This Section 6. does not apply to Retired Eligible Employees and dependents of Retired Eligible Employees who are covered by Medicare and an associated benefit under this Plan as described in Section 14.

4. Section 8, Note, on p. 8:3, now reads:

This Section 8. does not apply to Retired Eligible Employees and dependents of Retired Eligible Employees who are covered by Medicare and an associated benefit under this Plan as described in Section 14.

5. Section 9, Note, on p. 9:2, now reads:

This Section 9. does not apply to Retired Eligible Employees and dependents of Retired Eligible Employees who are covered by Medicare and an associated benefit under this Plan as described in Section 14.

6. Section 10, Note, on p. 10:4, now reads:

This Section 10. does not apply to Retired Eligible Employees and dependents of Retired Eligible Employees who are covered by Medicare and an associated benefit under this Plan as described in Section 14.

7. Section 11, Note, on p. 11:5, now reads:

This Section 11. does not apply to Retired Eligible Employees and dependents of Retired Eligible Employees who are covered by Medicare and an associated benefit under this Plan as described in Section 14.

8. The first sentence of the third paragraph of Section 12(C) now reads:

A Retired Eligible Employee is eligible for life insurance and a death benefit will be paid if the Retired Eligible Employee is covered under any Retiree coverage provided or negotiated by the Plan at the time of death (see Section 14. of this Booklet).
9. Section 14(A) is amended to make the word “Exception” plural in paragraph two and to add a new paragraph at the end that now reads: “Additional exceptions are set forth in Section 14(D) and (E).”
10. The second sentence of Section 14(A)(3), on p. 14:1, now reads:

The benefits provided under the Medicare Supplement Benefit are intended to supplement the coverage provided by Medicare Parts A and B and are only available to members currently enrolled in the Medicare Supplement Plan. **Members who become Medicare Eligible after January 1, 2018 through December 1, 2018 may select from one of the Medicare Advantage Health Maintenance Organizations (HMOs) made available through the Plan. Effective January 1, 2019, the Medicare Supplement Benefit will only include the HMOs made available through the Plan.** Dental, vision, hearing aid and disability benefits are not available to Retired Eligible Employees or their eligible dependents who participate in the Medicare Supplement Benefit. The life insurance benefit for Retired Eligible Employees is reduced to \$2,500, as described in Section 12. of this Booklet.

(Emphasis added)
11. The first sentence of Section 14(A)(4), on p. 14:4, is amended to delete the phrase “in lieu of the Medicare Supplement Benefit.”
12. The last sentence of Section 14(A)(4), on p. 14:4, is deleted and replaced with the following: “The eligibility requirements of Subsection B apply.”
13. The second and third sentences of Section 14(A)(5), on p. 14:4, now read:

A Retired Eligible Employee or an eligible dependent of a Retired Eligible Employee who is eligible for Medicare is only eligible for the Medicare Advantage HMO Benefit or, **through December 31, 2018, the Medicare Supplement Benefit if already enrolled therein.** If you or your eligible dependent is eligible for Medicare and enrolled in the Medicare Supplement Benefit, but failed to enroll in both Medicare Parts A and B, the Plan will pay the benefits described in Subsection A.3. above as if you or your eligible dependent did enroll and are participating in Medicare Parts A and B.

(Emphasis added)
14. Section 14(B)(1)(a) now reads:

- a. The Retired Eligible Employee or the unmarried surviving spouse of a Retired Eligible Employee must be or have been receiving monthly benefits* from the Construction Laborers' Pension Trust of Greater St. Louis or a pension plan to which a Contributing Employer was required to contribute pursuant to the same collective bargaining agreement which required contributions to this Plan.
15. The first paragraph of Section 14(B)(1)(b) now reads:
 - b. Each person for whom any Retiree coverage provided or negotiated by the Plan is sought must have been covered under this Plan at the time those monthly benefits commenced and remain continuously covered under the Plan from that date, except as otherwise provided in Subsection A.1 above; see also Subsection D or E below.
 16. Throughout Section 14(B)(1) the words "the Retiree Benefit or the Medicare Supplement Benefit" are replaced with "any Retiree coverage provided or negotiated by the Plan."
 17. Section 14(B)(3) is deleted.
 18. The second sentence of Section 14(B)(4) now reads: "Coverage for an eligible dependent child of a Retired Eligible Employee is available only while the Retired Eligible Employee or the eligible dependent spouse of a Retired Eligible Employee is covered by any Retiree coverage provided or negotiated by the Plan ("Retiree Coverage")."
 19. Section 14(B)(4)(b) now reads:

If the child is eligible for Medicare and either the Retired Eligible Employee or the eligible dependent spouse of a Retired Eligible Employee is covered under the Medicare Supplement Benefit or the Medicare Advantage HMO Benefit, the child must enroll in both Parts A and B of Medicare and must be enrolled in either the Medicare Advantage HMO Benefit or, through December 31, 2018, the Medicare Supplement Benefit if already enrolled therein.

When the Retired Eligible Employee and the eligible dependent spouse of a Retired Eligible Employee (or the survivor of them) is no longer covered under the Retiree Benefit and is covered under Medicare and an associated Plan benefit under this Plan, an eligible dependent child who is not eligible for Medicare may elect to (1) continue to receive the Retiree Benefit, or (2) receive COBRA continuation coverage for 36 months in accordance with the provisions of Section 5. of this booklet. That election will be effective the first day of the month in which neither the Retired Eligible Employee nor the eligible dependent spouse of a Retired Eligible Employee is covered under the Retiree Benefit. If the eligible dependent child chooses COBRA continuation coverage, the child may not later choose the Retiree Benefit or an associated Medicare benefits.

Note: In order for your eligible dependent to qualify for coverage under this Section 14., the dependent must be covered under the Plan at the time of the Retired Eligible Employee's retirement. Except as otherwise provided in Subsection A.1. above, a dependent cannot be added after the Retired Eligible Employee retires and initially qualifies for coverage under this Section 14.

20. Section 14(C)(1-2) are amended to replace the phrase "Retiree Benefit and the Medicare Supplement Benefit" with "Retiree Coverage."

21. Section 14(D)(1) now reads:

If a Retired Eligible Employee who is covered by the Retiree Coverage of the Plan returns to work in Covered Employment, the Retired Eligible Employee's coverage under the Plan may be continued at the Retiree Coverage premium rates established by the Trustees until the Retired Eligible Employee meets the requirements of Section 3. for Active Employee coverage under the Plan. When the Eligible Employee ceases to be eligible for Active Employee coverage, the Eligible Employee will be entitled to elect continued coverage through self-payment and COBRA as provided in Sections 3. and 5. of this Booklet. When the Eligible Employee's pension benefits resume, the Eligible Employee's Active Employee self-payment or COBRA continuation coverage will cease and the Eligible Employee may resume the Eligible Employee's coverage under the Retiree Coverage of the Plan.

22. Section 14(D)(2) is amended to replace the phrase "Retiree Benefit and the Medicare Supplement Benefit" with "Retiree Coverage."

23. Section 14 is further amended to add a Subsection E, which reads:

E. Disqualifying Work

If the Retired Eligible Employee is disqualified from receiving monthly benefits from the Construction Laborers' Pension Trust of Greater St. Louis for reasons other than resumption of covered employment, the Retired Eligible Employee can only retain coverage by self-paying the full, unsubsidized cost of coverage until s/he resumes monthly benefits from the Construction Laborers' Pension Trust of Greater St. Louis. A Retired Eligible Employee will be permitted to self-pay contributions no more than three consecutive months; thereafter, retiree coverage will be permanently terminated.

If you have any questions, please contact the Benefit Office at (314) 644-2777 or toll free (800) 489-0228.