



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

DATE: June 15, 2018

TO: Participants

FROM: Board of Trustees

SUBJECT: Fox Valley and Vicinity Laborers Pension Fund
Summary of Material Modifications

BOARD OF TRUSTEES
WELFARE FUND

Management:

Michael Shales, Chairman

John P. Bryan

Al Orosz

Union:

Martin D. Dwyer, Secretary

Vernon A. Bauman

David B. Sheahan

PENSION FUND

Management:

Michael Shales, Chairman

John P. Bryan

Al Orosz

Union:

Vernon A. Bauman, Secretary

Mark A. Castelvechi

Martin D. Dwyer

This letter is a Summary of Material Modifications to the Plan Document. Please read this letter carefully and keep it with your copy of the Summary Plan Description booklet. The letter contains information on changes of existing plan provisions and new programs provided by your Pension Plan.

Total and Permanent Disability Benefit

The Department of Labor has established new language for the Total and Permanent Disability benefit appeal rules. In the case of a denial of a claim for Total and Permanent Disability benefits filed on or after April 1, 2018, the denial shall include an explanation for any disagreement with:

- a. The findings of the health care and vocational professionals who evaluated or treated the Participant;
- b. The views of medical or vocational professionals obtained on the Plan's behalf without regard to whether the advice was relied upon in making the benefit determination;
- c. A determination made by the Social Security Administration; and,
- d. A statement that the Participant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the Participant's claim for benefits.

In addition, the Participant shall be entitled to the following:

- a. Prior to the date the Plan issues an adverse benefit determination on an appeal of a Total and Permanent Disability Benefit claim, the Plan shall provide the Participant, free of charge, with any new or additional evidence considered and relied upon on making the

benefit determination in connection with the claim; such evidence must be provided as soon as possible and sufficiently in advance of the date on which the notice of adverse benefit determination on review is required to be provided to give the Participant a reasonable opportunity to respond prior to that date; and,

- b. Prior to the date the Plan can issue an adverse benefit determination on an appeal of a Total and Permanent Disability claim based on a new or additional rationale, the Plan shall provide the Participant, free of charge, with the rationale; the rationale must be provided as soon as possible and sufficiently in advance of the date on which the notice of adverse benefit determination on review is required to be provided to give the Participant a reasonable opportunity to respond prior to that date.

Board of Trustees effective January 1, 2018

Employer Trustees

Mr. John P. Bryan
Geneva Construction Company
1350 Aurora Avenue
Aurora, IL 60507

Mr. Alan L. Orosz
IHC Construction Companies LLC
1500 Executive Drive, Unit C
Elgin, IL 60123

Mr. Michael G. Shales
Shales McNutt LLC
425 Renner Drive
Elgin, IL 60123

Union Trustees

Mr. Vernon A. Bauman
Laborers Local 1035
3819 N. Rt. 23, Suite A
Marengo, IL 60152

Mr. David B. Sheahan
Laborers Local 1035
3819 N. Rt. 23, Suite A
Marengo, IL 60152

Mr. Martin D. Dwyer
Laborers Local 582
2400 Big Timber Road, Suite 112A
Elgin, IL 60124

If you have any questions reading this notice, please contact the Fund Office.

SUMMARY OF MATERIAL MODIFICATIONS – June 2018 – EIN: 36-6147409 – PLAN NO. 001. This announcement contains highlights of certain features of the Fox Valley and Vicinity Laborers Pension Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the language contained in this announcement and the documents that establish the Plan, the document language will govern and control. The Trustees reserve the right to amend, modify or terminate the Plan at any time. Receipt of this announcement does not guarantee eligibility.



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-696-6775.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-696-6775.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-696-6775。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-696-6775.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-696-6775 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-696-6775.

В Н И М А Н И Е: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-696-6775.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-696-6775.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-696-6775.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-696-6775.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-696-6775.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-696-6775.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-696-6775.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-877-696-6775 まで、お電話にてご連絡ください。

لك تتوافر اللغوية المساعدة خدمات فإن، اللغة اذكر تتحدث كنت إذ: ملحوظة
8776966775: والبيكم الصم هاتف. رقم) 8776966775 برقم اتصل بالمجان

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