



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

TRUSTEES OF FOX VALLEY LABORERS

HEALTH AND WELFARE FUND

2371 BOWES ROAD, SUITE 500

ELGIN, IL 60123-5523

Summary Annual Report for FOX VALLEY LABORERS HEALTH AND WELFARE FUND

This is a summary of the annual report for FOX VALLEY LABORERS HEALTH AND WELFARE FUND, EIN 36-6219639, Plan Number 501, for the period June 1, 2018 to May 31, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees has committed itself to pay certain medical, dental, vision and death claims incurred under the terms of the Plan.

Basic Financial Statement

The value of the assets, after subtracting liabilities of the plan, was \$79,133,297 as of May 31, 2019, compared to \$80,398,278 as of June 1, 2018. During the plan year the plan experienced a decrease in its net assets of \$1,264,981. This change includes unrealized appreciation or depreciation in the value of the plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$40,567,029, which included employer contributions of \$35,236,525, employee contributions of \$1,490,651, gains from investments of \$2,545,626 and other income of \$1,294,227.

Total plan expenses were \$41,832,010. These expenses included \$2,511,603 in administrative expenses and \$39,320,407 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in the report:

- An accountant's report
- Financial information and information on payments to service providers
- Assets held for investment
- Transactions in excess of 5 percent of the plan assets; and
- Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

TRUSTEES OF THE FOX VALLEY LABORERS
HEALTH AND WELFARE FUND
2371 BOWES ROAD, SUITE 500
ELGIN, IL 60123-5523
(847) 742-0900

The charge to cover copying costs will be \$7.50 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of the report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

TRUSTEES OF THE FOX VALLEY LABORERS
HEALTH AND WELFARE FUND
2371 BOWES ROAD, SUITE 500
ELGIN, IL 60123-5523

and the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

U.S. Department of Labor
Employee Benefit Security Administration
Public Disclosure Room
200 Constitution Avenue, N.W.
Suite N-1513
Washington, DC 20210

The Fund maintains a Notice of Privacy Practices. The Notice explains the possible uses and disclosures of protected health information by the Fund. It also outlines your rights in regards to your health information and the steps the trust has taken to protect health information and prevent unnecessary disclosures. The Fund distributes the Notice of Privacy Practices at certain times required by law, such as when you became a participant. You can request another copy from the Fund office at 2371 Bowes Road, Suite 500, Elgin, IL 60123-5523.

Una fotocopia de esta nota en español está disponible sobre la petición. Si desea una fotocopia de esta nota en español, llama por favor 1-847-742-0900 o 1-866-828-0900.



FOX VALLEY & VICINITY LABORERS

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-696-6775.
Arabic	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-696-6775
Chinese	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。
French	ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-696-6775.
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-696-6775.
Greek	ΠΡΟΣΟΧΗ: Εάν μιλάτε αγγλικά, οι υπηρεσίες γραμματείας, δωρεάν, είναι διαθέσιμες σε εσάς. Καλέστε 1-877-696-6775.
Gujarati	સાવધાન: જો તમે ઇંગલિશ બોલતા હો, ભાષા સહાય સેવાઓ, નિ:શુલ્ક, તમારા માટે ઉપલબ્ધ છે. 1-877-696-6775 પર કોલ કરો
Hindi	सावधानी: यदि आप अंग्रेजी बोलते हैं, तो भाषा सहायता सेवाएं नि:शुल्क, आपके लिए उपलब्ध हैं। 1-877-696-6775 पर कॉल करें।
Italian	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-696-6775.
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-696-6775 번으로 전화해 주십시오.
Polish	UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-696-6775.
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-696-6775.
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-696-6775.
Tagalog	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.
Urdu	لئے کے آپ، چارج مفت، خدمات یک مدد یک زبان، تو ں یہ بولتے انگلش آپ اگر: انتباه ں یہ ابی دست ں یہ کال کو 1-877-696-6775.
Vietnamese	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.

2371 Bowes Road, Suite 500, Elgin, Illinois 60123-5523

(847) 742-0900

FAX (847) 742-3440

TOLL FREE (866) 828-0900

www.fvlab.com