

November 2009

SUMMARY OF MATERIAL MODIFICATIONS #1

**Notice to Participants in the
Laborers' District Council Health & Welfare Trust Fund No. 2**

Dear Participant:

The following is a supplement to your Summary Plan Description describing recent changes adopted by the Board of Trustees.

NEW LOWER RATE BENEFIT PLAN

Previously, participants who worked for employers contributing less than \$2.20 per hour were provided were benefits through Harrington Health (formerly Fiserv). Effective December 1, 2009, a new Plan of Benefits will be provided through Kaiser Permanente. A summary of these benefits is included as part of this Summary of Material Modification.

The Benefit Plan through Kaiser Permanente provides extensive preventive health coverage through participating Kaiser facilities and physicians with no co-payment, and office visits for illness with modest co-pays per visit. Further, prescription benefits are also included with varying co-payments depending on whether you obtain a generic, brand or formulary medication at a Kaiser pharmacy. This Plan also provides vision benefits including eye exam with co-payment and discounted lenses, frames and contact lenses.

Participants covered under this Plan will receive all materials and ID cards from Kaiser Permanente.

Please review the Benefit Summary included for complete details about the new Plan.

BOARD OF TRUSTEES

The Board of Trustees of the Laborers' District Council Health & Welfare Trust Fund No. 2 is:

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Pat Hurley
PO Box 183
Solomons, MD 20688

Please keep this in your Summary Plan Description for handy reference and safekeeping. If you do not have a Summary Plan Description, you may obtain a copy by making a written request to the Fund Office, Laborers' District Council Health and Welfare Trust Fund No. 2; 7130 Columbia Gateway Drive, Suite A; Columbia, MD 21046; 866-553-6559.

Sincerely,

BOARD OF TRUSTEES

SMM#1 / SPD 6/09