

# *Laborers' Trust Funds*

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Columbia, MD 21046  
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Telephone 410-872-9500

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**November 2013**

## **SUMMARY OF MATERIAL MODIFICATIONS #6**

### **Notice to Eligible Retirees and Active Participants in the Laborers' District Council Health & Welfare Trust Fund No. 2**

Dear Participants:

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

This will amend pages 2-3 of the SPD as follows:

#### **Active Employees**

*When you can first join*

To join the Health and Welfare Fund, you must meet two qualifications:

1. You must work for an employer who makes contributions to the Fund on your behalf (because of a collective bargaining or participation agreement), and
2. You must have worked at least 300 hours in any three consecutive months for which contributions were actually made in your behalf.

Once you have worked the required 300 hours in three consecutive months, your participation in the Fund will start at the beginning of the next month.

In order to maintain your eligibility, at the end of each calendar quarter the Fund Administrative Manager will examine your work history for the preceding six months. If you have worked 600 hours in the preceding six month period, or 300 hours in the preceding three month period, the Fund will maintain your eligibility to the end of the current calendar quarter.

The following table shows when your initial eligibility period begins and ends, based on when you reach 300 hours of work:

<b>Month when you reach 300 hours</b>	<b>Date your coverage begins</b>	<b>Date coverage ends for the quarter</b>
December	January 1	March 31
January	February 1	March 31
February	March 1	March 31
March	April 1	June 30
April	May 1	June 30
May	June 1	June 30
June	July 1	September 30
July	August 1	September 30
August	September 1	September 30
September	October 1	December 31
October	November 1	December 31
November	December 1	December 31

Shortly after you become eligible, you will receive an identification card that shows you are participating in the Fund. (If you are eligible but do not receive a card, contact the Fund Office at 410-872-9500 or 1-866-553-6559.)

*When coverage ends*

When the Fund Administrative Manager examines your prior six month work history at the end of each calendar quarter, if you did not work at least 600 hours in the preceding six month period or 300 hours in the preceding three month period, your coverage will end the first of the month following the end of the calendar quarter.

If you lose eligibility for the health and welfare Fund, you will automatically receive an application for COBRA continuation coverage (described at the end of this section.)

**III. GRANDFATHERED PLAN**

The Laborers’ District Council Health & Welfare Trust Fund No. 2 believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Laborers’ District Council Health & Welfare Trust Fund No. 2 may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at the telephone numbers listed below. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

**IV. BOARD OF TRUSTEES**

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

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Justin Meighan, Chairman  
Mid-Atlantic Regional Laborers  
One Freedom Sq., 11951 Freedom Drive  
Suite 310  
Reston, VA 20190

Anthony Frederick, Sr., Co-Secretary  
Local 657  
5201 First Place NE  
Washington, DC 20011

Gerald Warrick  
Local 657  
5201 First Place NE  
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Orlando Bonilla  
Mid-Atlantic Regional Laborers  
One Freedom Sq., 11951 Freedom Drive  
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Mid-Atlantic Regional Laborers  
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Suite 310  
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Buch Construction  
10945 Johns Hopkins Road  
Laurel, MD 20723

Cherie Pleasant  
Construction Contractors Council  
2300 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

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#6/ SPD 6/09