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Dear Welfare Fund Participant:

We are pleased to announce that we are adding coverage of dental implants and posterior composite fillings, to the Plan, effective July 1, 2010.

Dental Implants

A dental implant is an artificial tooth root replacement used in prosthetic dentistry. Through dental surgery, implants are placed below the jaw, and look and feel like natural teeth. Implants may not require as much maintenance as traditional tooth replacement methods, like fixed bridges or partial dentures, which often require repairs and adjustments over time. So if your dentist recommends a dental implant, it will be covered by the Plan, effective July 1, 2010 under the *Major Care Dental Services* on page 63 of the Summary Plan Description (SPD), subject to the \$50 deductible, 80% coinsurance, and \$1,500 annual maximum per covered person.

Posterior Composite Fillings

A posterior composite filling is a filling on the back teeth that match the color of your tooth instead of silver-colored amalgams. These fillings will be covered by the Plan, effective July 1, 2010, under the *Primary Care Dental Services* on page 63 of the SPD, subject to the \$50 deductible, 80% coinsurance, and \$1,500 annual maximum per covered person.

Plan Exclusions

Please note that *Dental Exclusions and Limitations* number 19 on pages 81 of the SPD is deleted, and number 2 on page 80 of the SPD is modified to provide for the coverage of implants and posterior composite fillings.

We hope that this expanded coverage will contribute to continuing good health for you and your family. Please call the Fund Office if you have any questions about your dental benefits or these new covered procedures.

Please retain this letter in the front pocket of your SPD booklet for future reference.

Sincerely, Board of Trustees

This announcement contains only highlights of certain features of the North Central Illinois Laborers' Health and Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify or terminate the Plan at any time.