October 22, 2007

Dear Welfare Fund Participant:

Please be advised that the Summary Plan Description (2002 Edition) of the North Central IL Laborers' Health & Welfare Fund was amended effective July 1, 2007 as follows:

After the second sentence of the *In The Event of Your Death* subsection on page 5, the following language is added:

In addition, if you are an active Eligibility A Employee at the time of your death, your surviving spouse may choose to either (1) exhaust your current eligibility hours, and then make up to four (4) quarterly self-payments at the active rate, waiving any right to COBRA continuation coverage, or (2) may elect COBRA continuation coverage for 36 months, waiving any right to choose self-payment coverage. If your surviving spouse chooses to make self-payments, your surviving spouse may use any balance in your Reserve Bank toward the first quarterly self-payment or toward the first COBRA payment. In making the self-payments, your surviving spouse will be subject to the rules governing self-payments for Eligibility A Employees outlined in the section entitled Self-Payment For Active Eligibility A Employees beginning on page 10.

Please note that CVS Pharmacies are now participating pharmacies along with Walgreens and Oscos, which allows you to receive a 90 day supply of medication. You will pay the same co-payments as the mail order program for a 90 day supply.

Sincerely, Board of Trustees