



Managed for the Trustees by
Wilson-McShane Corporation

August 2025

TO: ALL ELIGIBLE PARTICIPANTS OF THE CONSTRUCTION INDUSTRY LABORERS WELFARE FUND

RE: PLAN CHANGES – DENTAL BENEFIT IMPROVEMENT

IMPORTANT NOTICE – PLEASE READ CAREFULLY

Dear Participant:

The Board of Trustees may occasionally modify benefits based on the financial status of the Plan or to comply with changes in federal law. We announce the following modifications to your Health and Welfare Plan.

Dental Benefit Improvement

Effective January 1, 2026, the Dental Benefit annual maximum will increase from \$2,000 to \$3,000.

Please keep this notice with your Summary Plan Description booklet. If you have any questions regarding this change, please contact the Fund's administrative office.

If you have any questions about these changes, please feel free to contact the Fund Office toll free at (833) 479-9429 or at (816) 777-2669.

Sincerely,

BOARD OF TRUSTEES

Statement Regarding Status as a Grandfathered Health Plan

This group health plan 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 your Plan 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.