CONSTRUCTION
INDUSTRY LABORERS
FRINGE BENEFIT FUNDS
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Managed for the Trustees by
Wilson-McShane Corporation

JUNE 2026

TO: ALL PARTICIPANTS OF THE CONSTRUCTION INDUSTRY LABORERS WELFARE FUND

RE: PLAN CHANGES – HEARING AID BENEFIT

IMPORTANT NOTICE – PLEASE READ CAREFULLY

Dear Participant:

The Trustees of the Construction Industry Laborers Welfare Fund wish to announce the following changes:

Improved Hearing Aid Benefit

Effective April 21, 2026, the Plan's Hearing Aid Benefit has been enhanced. The Hearing Aid Benefit is now available to retirees and their dependents. Previously, coverage was only available to individuals covered under the Active Plan.

In addition, the hearing aid benefit has been increased. Eligible participants may now receive up to $2,000 toward hearing aids once every three consecutive years. Previously, the benefit provided up to $750 once every five consecutive years.

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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.