

May 30, 2007

TO: CLT&E - MEMBERS and  
Beneficiaries

FR: CLT&E - Board of Trustees

**Re: Your Health and Welfare Plan**

The Board of Trustees for the Contractors, Laborers, Teamsters and Engineers (CLT&E) Health and Welfare Plan knows that the benefit plan we offer is an important part of your wage package. The benefits you receive from the Plan go a long way toward protecting you and your family from the strain of unwanted and unexpected medical bills.

For this reason, the Board is always looking to find the right balance between the benefits we offer and the price that must be paid. This is not an easy mission with today's rising health care costs.

This letter is to advise you that effective June 1, 2007, the CLT&E Board of Trustees has elected to make some significant changes to your Health and Welfare Plan. Some of these changes are enhancements that may benefit you and/or your family. These changes include:

- a \$2,000,000 lifetime maximum benefit,
- the addition of mental health benefits,
- improved chiropractic benefits,
- extended preventative care benefit, and
- additional life insurance.

Other benefits, such as an increase in out-of-pocket limit, may actually cost you more. In total however, the Board felt these changes were necessary to keep the benefit program both comprehensive and competitive.

Enclosed you will find a summary of the new benefit program, although some limitations do apply. Details regarding all of these changes, and the applicable limitations, will be included in a Summary Plan Description, which will be provided shortly. Please contact the Fund Office if you have any questions regarding your specific case.

Again, the Board of Trustees recognizes the importance of a comprehensive health and welfare plan and the role this plan plays in the everyday lives of its members. The Board takes this responsibility seriously. Your continued cooperation and trust is appreciated.