

CONTRACTORS, LABORERS, TEAMSTERS & ENGINEERS

– Health & Welfare and Pension Plan –

10334 ELLISON CIRCLE

TELEPHONE (402) 491-3751 • FAX (402) 491-0902

OMAHA, NEBRASKA 68134



May 13, 2011

TO: Health & Welfare Participants

FR: CLT&E Fund Office

Re: Eligibility Requirements

As we wrote to you last December, the CLT&E Health & Welfare Plan was experiencing one of the more difficult years in recent memory. And now we can report that 2011 is off to an equally slow start. Not unlike the experiences of many of you over the last few years, the Plan has also seen expenses soar and revenues shrink.

Nevertheless, at that time the Board of Trustees had decided to put off any rate increases or benefit reductions as long as possible so as not overburden the individual members. Although this commitment remains intact today, the Trustees continue to look for ways to maintain or preserve the fund's resources for as long as possible. This letter is to announce an upcoming change in the eligibility requirements for participation in the Health & Welfare Plan.

As you may know, today, you must maintain an hour-bank of at least 300 hours within the first 3 months of a five-month period. You may also retain eligibility by maintaining at least 1200 hours within the first 12 months of a 14-month period. Effective July 1st, this 12-month requirement will increase to 1600 hours.

For those people working fairly regularly, this change will have little impact. However, if you are laid off for an extended period time, this change may further limit the amount of time you can remain on the plan. With medical costs rising at an alarming rate and a sluggish construction industry, the Trustees are looking for ways to stretch each dollar and yet provide a meaningful benefit to its members. This is but one of those necessary moves.

The CLT&E Fund Office will continue to keep you abreast of the fund's financial strength during the course of the year as well as any further upcoming changes. In addition to the financial strength of the fund, the Trustees are also monitoring the status of the national health care law as it progresses toward full implementation in 2014. As always, please contact the Fund Office if you have any questions.

Respectfully,

On behalf of the Board of Trustees:
Larry Murray, Administrator