

CONTRACTORS, LABORERS, TEAMSTERS & ENGINEERS

10334 Ellison Circle

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Summary of Material Plan Modification

September 15, 2011

To: Plan Members
- CLT&E Health & Welfare Plan

Fr: CLT&E Fund Office

Re: Rules of Eligibility
- Plan Change

This notice is to inform you that the CLT&E Board of Trustees have heard your concerns regarding the eligibility requirements for the Health & Welfare Plan and have taken action to help ease the burden for those adversely affected.

You may know that there are several ways to gain eligibility under the Plan and several ways to retain it. Once eligible, you remain eligible as long as you satisfy one of two tests or requirements; one requirement looks at the near-term (300 hours within a three-month period) while the other looks at a longer-term (1600 hours within a 12-month period). Admittedly, it was just several months ago that the Board increased the number of hours needed to satisfy the 12-month eligibility requirement to the current 1600-hour level. After further consideration and heartfelt comments from our members, this requirement has now been changed back to the original 1200-hours; provided you have worked at least some hours within the last six months! This policy will be applied retroactively to July 1st and coverage will be reinstated where applicable.

For those effected by this change, you will receive a separate letter within a few days identifying the additional month(s) of coverage.

The Board knows that the Health and Welfare Plan is an important part of your overall compensation package and that it serves to protect you and your family from significant financial difficulties due to health care expenses. They also know that these are difficult times for many of the Plan's members.

With medical expenses far exceeding today's revenues, the Trustees will continue to look for ways to balance the two; keeping in mind that everyone has different needs and financial considerations. Keeping health care "affordable" in today's environment is a considerable challenge for both the Plan and the members it serves. This is a challenge not unique to multi-employer plans such as ours, but one that confronts much of the nation.