

**SUMMARY OF MATERIAL MODIFICATION TO THE
GREATER ST. LOUIS CONSTRUCTION LABORERS' WELFARE FUND AND TO
THE CONSTRUCTION LABORERS PENSION TRUST OF GREATER ST. LOUIS**

The change described below provides for a special six month period each year from May 1 to October 31 during which Retired Eligible Employees may work no more than 474 hours, in certain circumstances, and continue their retiree coverage under the Greater St. Louis Construction Laborers' Welfare Fund ("Welfare Plan") and their pension under the Construction Laborers Pension Trust of Greater St. Louis ("Pension Plan"). This change does not affect the Welfare Plan's rules for Retired Eligible Employees who return to covered employment outside of this special six month period.

Effective May 1, 2017, the Trustees of the Welfare Plan amended Section 14.D.(2) Resumption of Covered Employment, on page 14:7 of the Welfare Plan and Summary Plan Description, so that the section now reads as follows:

2. Special Program for Resumption of Covered Employment after Retirement from May 1 to October 31

If a Retired Eligible Employee who is covered by the Retiree Benefit or the Medicare Supplement Benefit of the Plan returns to work in Covered Employment and meets the following requirements, the Retired Eligible Employee will continue coverage under the Retiree Benefit or the Medicare Supplement Benefit of the Plan:

- a. The Retired Eligible Employee works no more than 474 hours during the time period of May 1 through October 31. If the Retired Eligible Employee works 475 hours or more, he or she would be subject to the rules of Section 14.D.1 above.
- b. The Retired Eligible Employee does not work in the position filled until after the Contributing Employer contacted the St. Louis Laborers' Local Unions 42-110 or the Eastern Missouri Laborers' District Council seeking a qualified Active Employee and the position remained unfilled for 48 hours.
- c. The Retired Eligible Employee continues to make any and all required self-pay contributions towards the Retiree Benefit or the Medicare Supplement Benefit of the Plan.
- d. The Contributing Employer pays the Retired Eligible Employee the same rate as an Active Employee, including remitting hourly contributions to the Plan and to the affiliated benefit funds.

This program does not change the rules in Section 14.D.1 for any employment after October 31.

Effective May 1, 2017, the Pension Plan Trustees amended Section 6.6, Subsection (h) of the Pension Plan as follows:

h. Special Program for Resumption of Covered Employment after Retirement from May 1 to October 31

Covered Employment that meets the following conditions shall not constitute Disqualifying Employment:

- i. You work no more than 474 hours during the time period of May 1 through October 31. If you work 475 hours or more, the general Suspension of Benefits rules in this Section 6.6(h) shall apply.
- ii. You do not work in the position filled until after the Contributing Employer has contacted the St. Louis Laborers' Local Unions 42-110 or the Eastern Missouri Laborers' District Council seeking an active Employee and the position remained unfilled for 48 hours.
- iii. The Contributing Employer pays you the same rate as an active Employee, including remitting hourly contributions to the Plan and to the affiliated benefit funds.

If you work in Covered Employment under this Paragraph h., you will receive applicable Pension Credits under the Plan, and you will receive an annual pension recalculation before the beginning of the next Plan Credit Year.

This Paragraph h. does not change the Suspension of Benefits rules in this Section 6.6(h) for any employment after October 31.

If you have any questions, please contact the Benefit Office at (314) 644-2777 or toll free (800) 489-0228.