LABORERS LOCAL NO. 754 WELFARE FUND
215 OLD NYACK TURNPIKE
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Summary of Material Modifications

To: Plan Participants

From: Plan Trustees

Subject: New Eligibility Rules

Distribution Date: November 27, 2012

EIN: 13-1895923
Plan Number: 501

The Trustees have amended the eligibility rules of the Laborers Local 754 Welfare Fund. The Fund's **Eligibility Periods**, which are used to determine your eligibility for Fund coverage, have been moved up by one month. Please note that the Fund's periods of insurance coverage have **not** changed. Effective for hours worked starting November 1, 2012, the Eligibility Periods are as follows:

APRIL ELIGIBILITY PERIOD------500 HOURS worked November through April provides **EMPLOYEE ONLY** coverage from August 1st through January 31st. **600** HOURS worked November through April provides **FAMILY** coverage from August 1st through January 31st.

OCTOBER ELIGIBILITY PERIOD------500 HOURS worked May through October provides **EMPLOYEE ONLY** coverage from February 1st through July 31st. **600** HOURS worked May through October provides **FAMILY** coverage from February 1st through July 31st.

If you have any questions regarding this plan change, please contact the Plan Office.

Sincerely,

The Board of Trustees