



GREATER KANSAS CITY LABORERS FRINGE BENEFIT FUNDS

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION
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March, 2003

TO: ALL PARTICIPANTS OF THE GREATER KANSAS CITY LABORERS WELFARE FUND

RE: WELFARE PLAN CHANGES FOR 2002

Dear Participants;

The Board of Trustees recently changed several coverages under the Plan.

The letter that was sent out regarding the establishment of the hearing benefit incorrectly stated the coverage.

The coverage effective September 1, 2002 is as follows:

- ❖ Hearing Benefit for actives, retirees and eligible dependents

Coinsurance80% in-network; 75% out-of-network

Maximum benefit per instrument \$1,000

Hearing instrument limitation One instrument for each five-year period
for adults including maintenance
(every three years for eligible
dependents up to age 19.)

Hearing tests80% in-network; 75% out-of-network

Hearing test maximum\$75 every 24 months

All hearing tests and aids must be performed and dispensed by a physician or a licensed audiologist. The charges under this benefit are not subject to a deductible or out-of-pocket maximum.

Effective January 1, 2002, covered expenses under the Comprehensive Major Medical Benefit has been expanded to include:

- ❖ Charges for treatment of mental and nervous disorders and/or alcoholism and substance abuse by a psychiatrist, a psychologist, a certified mental health or substance abuse counselor, or a social worker who has a masters degree and who:
 - is legally licensed and/or legally authorized to practice or provide service, care or treatment of mental and nervous disorders and/or alcoholism and substance abuse under the laws of the state or jurisdiction where the services are rendered; and
 - acts within the scope of his or her license; and
 - is not the patient or the parent, spouse, sibling (by birth or marriage) or child of the patient.

Effective January 1, 2002, the benefits for speech therapy have been changed as follows:

- ❖ Speech therapy for restoration of lost speech is a covered expense under the Comprehensive Major Medical Benefit.

Effective January 1, 2003, the benefits for speech therapy have been changed as follows:

- ❖ Developmentally-related speech therapy for eligible dependent children through age 12 will be covered up to \$1,000 per calendar year at a 50% copayment level with a \$5,000 lifetime maximum.
- ❖ This change recognizes the fact that local school districts are required under federal law to provide speech therapy for children age three and older.

These changes have been made to improve the care eligible for coverage under the Plan in a cost-effective manner. The Board of Trustees will continue to monitor the financial condition of the Welfare Fund in order to provide the best benefits possible for all Plan participants, while maintaining the long-term stability of the Fund.

Please keep this notice with your Summary Plan Description and other Welfare Fund information. An updated Summary Plan Description is being prepared for distribution soon. If you have any questions, please call the Fund Office at (913) 236-5490.

Sincerely,

BOARD OF TRUSTEES