



# GREATER KANSAS CITY LABORERS FRINGE BENEFIT FUNDS

Managed for the Trustees by:

**TIC INTERNATIONAL CORPORATION**

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July 2004

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

**RE: WELFARE PLAN CHANGES FOR 2004**

Dear Participant:

We are pleased to announce improvements to your Welfare Plan benefits as described below.

## **Weekly Accident And Sickness Benefit (For Active Employees Only)**

The Fund's weekly accident and sickness benefits have been increased from \$90 to \$250 effective June 7, 2004. These benefits are available to active employees who incur a non-occupational accident or sickness.

To be eligible for the weekly accident and sickness benefits, you must become totally disabled while covered under the Plan and employed by a contributing employer, and the disability must:

- Be a non-occupational injury;
- Be a sickness not entitling you to benefits under any workers' compensation or occupational disease law; and
- Require the care of a legally-qualified physician.

Benefits are payable for up to a maximum of 13 weeks for any one continuous period of disability due to the same or related cause(s).

## **Retiree Benefit Coverage**

We also recently changed the Welfare Fund retiree eligibility requirements to provide more flexibility to retirees once covered under the Plan.

### **Initial Retiree Eligibility Provisions – Effective November 1, 2004**

Effective November 1, 2004, you become eligible for retiree benefits under the Plan if you:

- Accrued 10 or more benefit credits with the Greater Kansas City Laborers Pension Fund and are receiving a pension benefit from the Fund and;
- Were eligible under the Welfare Fund on the effective date of retirement and had been eligible for active Plan coverage under the Welfare Fund 12 out of the last 20-consecutive quarters immediately before retirement.

### **Coverage For Retirees Returning To Work – Effective July 1, 2004**

Effective July 1, 2004, retirees who return to work for a contributing employer may elect to self-pay to continue retiree coverage until they accrue enough hours to entitle them to active coverage under the Fund.

When the retiree no longer meets the active eligibility requirements, he or she would once again be eligible for retiree coverage.

## Continuing Coverage For Spouses – Effective January 1, 2004

If you retire and initially choose retiree coverage for yourself and your spouse, you may later elect to discontinue coverage for yourself and self-pay to continue coverage for your spouse. Once you discontinue coverage for yourself, you will not be able to reinstate coverage under the Plan at a later date.

## Adding Dependents As A Retiree – Effective January 1, 2004

Due to a change in federal requirements, retirees may now add a new dependent spouse or child(ren) to their retiree coverage within 30 days of obtaining the new dependent. As a reminder, eligible dependents include:

- Your spouse.
- Unmarried children under age 19.
- Unmarried children age 19, but younger than 23, provided they:
  - Are registered students in regular full-time attendance at an accredited college or university, vocational, technical, vocational-technical, trade school or institute, or secondary school; and
  - Depend upon you for over 50% of their financial support.
- Unmarried dependent children incapable of self-sustaining employment because of physical handicap or mental retardation, provided:
  - They are dependent upon you for support;
  - Their incapacity started before reaching age 19; and
  - Proof of their incapacity is provided to the Fund Office no later than 31 days after reaching age 19.

Under the Plan, children include your:

- Stepchildren;
- Legally adopted children;
- Children placed for adoption (which means you are legally obligated for the children in anticipation of the adoption before the children's 18<sup>th</sup> birthday);
- Children for whom you have been appointed legal guardian by a court of competent jurisdiction;
- Children for whom coverage must be provided because of a Qualified Medical Child Support Order (QMCSO); and
- Natural children for whom you have an obligation to support.

## Questions

If you have questions about any of the changes described in this announcement, please call the Fund Office at (913) 236-5490. We will continue to monitor the Fund's financial security to ensure we offer comprehensive benefits in the most cost-effective manner possible.

Sincerely,

THE BOARD OF TRUSTEES

*This announcement presents selected highlights of the Greater Kansas City Laborers Health Fund. The actual Plan provisions may be found in the Plan's legal documents. In the event of a conflict between the wording here and the legal document, the legal document will govern. The Trustees reserve the right to amend, modify or discontinue all or part of the Plan at any time.*