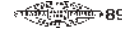




GREATER KANSAS CITY LABORERS FRINGE BENEFIT FUNDS

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

6405 Metcalf, Suite 200 • Overland Park, Kansas 66202
(913) 236-5490 • Fax: (913) 236-5499



October 2009

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

RE: IMPORTANT INFORMATION REGARDING DEPENDENT COVERAGE

Dear Participant:

As Trustees of the Greater Kansas City Laborers Welfare Fund, we are pleased to announce extended benefit coverage for eligible dependent children enrolled in post-secondary schools, effective November 1, 2009.

Current Provisions for Dependent Students

The Fund currently provides benefit coverage for any unmarried children between the ages of 19 and 23 who depend on you for over 50% of their financial support while they attend an accredited college, university, vocational, technical, vocational-technical, or trade school, institute, or secondary school on a full-time basis. It is your responsibility to notify the Fund Office when your child's student status changes. In addition, you are responsible for reimbursing the Fund for claims paid on behalf of a dependent child who is no longer a full-time student.

Extended Coverage for Dependent Students—Effective November 1, 2009

In compliance with federal legislation recently adopted called "Michelle's Law," beginning November 1, 2009, the Fund will provide extended benefit coverage for up to one year for any of your dependent children who take a medical leave of absence from a post-secondary educational institution, **if all of the following apply**:

1. The child's medical leave of absence begins on or after November 1, 2009;
2. The leave results from a serious illness or injury and is medically necessary, as certified in writing by the physician treating the child;
3. On the day before the medical leave of absence begins, the child is entitled to coverage under the provisions of the Plan applicable to students at post-secondary educational institutions; and
4. The leave otherwise would result in the child's loss of student status for Plan coverage purposes.

If the child's medical leave of absence meets **all** of the criteria listed, coverage for that child will be continued for up to one year from the beginning of the leave. However, the extended coverage may end before the year is up if the child reaches age 23—at which time you or your child can choose to continue his or her coverage by electing COBRA Continuation Coverage and making the necessary self-payments to the Fund.

In Closing

If you have questions about your dependent child's eligibility and/or COBRA Continuation Coverage, please call the Fund Office at **(913) 236-5490**.

Sincerely,

BOARD OF TRUSTEES

This announcement highlights certain features of the Greater Kansas City Laborers Welfare Fund. Full details are contained in the documents (Summary Plan Description, Plan Document, etc.) that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.