



## **GREATER KANSAS CITY LABORERS FRINGE BENEFIT FUNDS**

OBA Midwest, Ltd.  
6405 Metcalf, Suite 200  
Overland Park, Kansas 66202  
(913) 236-5490  
Fax: (913) 236-5499

DECEMBER 2002

Attached please find a copy of the First Amendment to the Revised Summary Plan Description, which explains changes made regarding your vacation benefits. Please review this information carefully. If you have any questions, please contact the Fund Administrative Office at 913-236-5490.

**BOARD OF TRUSTEES  
GREATER KANSAS CITY LABORERS  
VACATION PLAN**

Attachment

**FIRST AMENDMENT  
TO  
REVISED SUMMARY PLAN DESCRIPTION  
EFFECTIVE JANUARY 1, 1995**

**GREATER KANSAS CITY LABORERS VACATION PLAN**

The Trustees of the Greater Kansas City Laborers Vacation Plan hereby adopt the following amendments to the Revised Summary Plan Description dated January 1, 1995, which constitutes the Plan Document:

1. On page 8, the paragraph entitled "TIME AND MANNER OF PAYMENT OF BENEFITS" is deleted in its entirety and the following substituted in its place:

**TIME AND MANNER OF PAYMENT OF BENEFITS.** Each employee (participant) for whom an employer has made contributions to the Vacation Plan is entitled to receive all accumulated vacation benefits between December 10 and December 31 of each year. All monies credited to the participant's account for hours worked in the period November 1 of one year to October 31 of the following year will be paid to the participant at that time. The Trustees may pay interest on contributions earned for the current benefit year, if interest is in excess of administrative expenses for that year.

Except that 1) delinquent employer contributions for work performed prior to October 31 of any year which are received by the Fund after the close of the books for that plan year, shall be paid to participants during the month following the month the delinquent or late contributions

are received; and 2) unclaimed benefits may be paid to any participant who failed to apply, or failed to cash a benefit check in the month following the month such participant is located, up to one year after benefits should have been paid.

For example, if the employer failed to make hourly vacation contributions for the month of September 2001 and later makes payments of those contributions in March 2002, those contributions will be paid as benefits during April 2002.

2. On page 8 and following on page 9, the paragraph entitled "WRITTEN APPLICATION FOR BENEFITS NECESSARY" is deleted in its entirety and the following substituted in its place:

**WRITTEN APPLICATION FOR BENEFITS NECESSARY.** To receive vacation benefits, you must obtain a vacation form each year from one of the Laborers Local Union offices or the Fund Office. The locations of the Union offices are:

**Laborers Local Union No. 264**  
1101 East 87<sup>th</sup> Street, Suite 103  
Kansas City, Missouri 64131

**Laborers Local Union No. 1290**  
2600 Merriam Lane  
Kansas City, Kansas 66106

The Fund Office is:

**OBA Midwest, Ltd.**  
6405 Metcalf  
Cloverleaf Building 3, Suite 200  
Overland Park, Kansas 66202

The vacation form may be obtained from the Local Union offices or the Fund Office during business hours, Monday through Friday, except for holidays, and during the period October 1 through December 1 each year.

After the participant fills out the vacation form, the Local Union or the Fund Office will deliver the vacation form to the Board of Trustees, and the Trustees will authorize the payment of benefits at the time set forth above.

3. On page 9, the paragraph entitled "BENEFITS NOT CLAIMED" is deleted in its entirety and the following substituted in its place:

**BENEFITS NOT CLAIMED.** If a participant fails to make an application for benefits between October 1 and December 1 of any year and Trustees are not able reasonably to locate such individual, the funds will be deposited in the general account of the Fund and after one (1) year may be used for payment of administrative expenses or paid to the Greater Kansas City Laborers Welfare Fund to provide benefits to eligible participants of the Welfare Fund.

4. On page 9 and following on page 10, the paragraph entitled "UNDELIVERED OR UNCASHED BENEFIT CHECKS WILL BE VOIDED AFTER 90 DAYS" is deleted in its entirety and the following substituted in its place:

**UNDELIVERED OR UNCASHED BENEFIT CHECKS WILL BE VOIDED AFTER 90 DAYS.** Any checks not delivered to participants and returned to the Bank or the Board of Trustees or any checks not cashed within ninety (90) days of the date of the check will be voided and the monies

deposited in the general account of the Fund. Such Funds may be used for the payment of administrative expenses after one (1) year or paid to the Greater Kansas City Laborers Welfare Fund to provide benefits to eligible participants of the Welfare Fund.

5. On page 10 and following on page 11, the paragraph entitled "FAILURE TO MAKE APPLICATION OR WHERE CHECKS ARE UNCASHED AND VOIDED" is deleted in its entirety and the following substituted in its place:

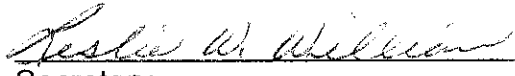
**FAILURE TO MAKE APPLICATION OR WHERE CHECKS ARE UNCASHED AND VOIDED.** If a participant fails to make an application for benefits between October 1 and December 1 of any year, the participant may obtain such benefits by writing to the Board of Trustees at the above address after February 10 requesting payment of such benefits and stating participant's address, Social Security number and the period for which the participant claims participant did not receive benefits. If those benefits have not been used for administrative expenses or transferred to the Greater Kansas City Laborers Welfare Fund, after verification by the Board of Trustees, a check will be issued as soon as administratively possible. The same procedure will be followed where checks are uncashed for over ninety (90) days and thereafter voided.

For example: If you did not make a written claim for your vacation benefits between October 1 and December 1, 2001 or the check was uncashed and voided, your benefit will be paid as soon as administratively possible after verification of benefits and address by the Board of

Trustees. However, you must apply by the end of the following year. If you did not apply for benefits between October 1 and December 1 of 2001, for your 2000-2001 benefits, you must do so before December 1, 2002, or you will forfeit your benefits.

IN WITNESS WHEREOF, the Trustees of the Greater Kansas City Laborers Vacation Plan adopted the foregoing First Amendment to the Revised Summary Plan Description effective November 1, 2000, and executed same this 3<sup>rd</sup> day of April, 2002.

  
\_\_\_\_\_  
Chairman

  
\_\_\_\_\_  
Secretary