AMENDMENT NO. 07-09 TO THE WELFARE PLAN
OF THE CENTRAL LABORERS' WELFARE FUND

The Rules and Regulations of the Central Laborers' Welfare Fund are amended, effective July 28, 2009, by adding the following:

The Board of Trustees hereby adopts the following amendment to the Central Laborers' Welfare Summary Plan Description of the Central Laborers' Welfare Fund, pursuant to authority granted to said Board of Trustees under the Summary Plan Description:

[Amending page 19 of the Summary Plan Description]:

Retiree Eligibility

You and your Dependents are eligible for Retiree benefits if you:

* meet the definition of Retiree (see page 83);

* have been eligible for at least 5 consecutive years under the Central Laborers' Welfare Fund immediately before the effective date of your eligibility for a service pension, OR, if you received workers' compensation benefits, in lieu of receiving an Occupational Disability Benefit, continuously from your date of disability through the date your service Pension starts;

*are not eligible for Medicare; and

*make proper and timely self payments to the Welfare Fund for your coverage.

You must provide an Open Enrollment Application for Retiree benefits and make the required self-payment on or before the deadline date printed on your self-payment notice.

The Trustees determine, from time to time, the amount of self-payments for single/family coverage. You are required to make self-payments on a quarterly basis for Retiree benefits. To maintain coverage, you must make quarterly payments on or before the first day of the quarter (January 1, April1, July1, and October 1).

[Amending page 21 of the Summary Plan Description]:

Retiree Pre-Funded Subsidy Allowance Program

Eligibility

You may receive a Retiree Pre-Funded Subsidy Allowance to offset your self-payments for Retiree benefits if you:

* Initially retire on or after March 1, 2002;

*are at least 53 years of age at the time of your initial retirement; and

*have at least 5 years of uninterrupted active participation in the Central Laborers' Welfare Fund immediately before the date of your initial retirement, OR, if you received workers' compensation benefits, in lieu of receiving an Occupational Disability Benefit, continuously from your date of disability through the date your initial retirement starts.

You are also considered eligible for the Retiree Pre-Funded Subsidy Allowance if you:

* retire due to a Total and Permanent Disability (as defined by the Central Laborer's Pension Plan), on or after March 1, 2002 and you are not eligible for Medicare or other government-sponsored insurance;

* are a spouse of a Participant who became Totally and Permanently Disabled on or after March 1, 2002 who is eligible for Medicare or other government-sponsored insurance;

* are a spouse (at the time of death) of a Plan Participant who dies while eligible for the Retiree Pre-Funded Subsidy Allowance.