Effective March 1, 2008, the Central Laborers' Welfare Fund Board Trustees amended the eligibility requirements necessary to enroll in a Retiree Benefit Plan and to access the Retiree Subsidy.

The new Retiree eligibility rules, effective March 1, 2008 are as follows:

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

- ϖ meet the definition of Retiree (see page 83);
- ϖ have been eligible for at least 5 consecutive years under the Central Laborers' Welfare Fund immediately before the effective date of your pension;
- ϖ are not eligible for Medicare; and
- ϖ 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, April 1, July 1 and October 1).

The new Retiree Subsidy eligibility rules, effective March 1, 2008 are as follows:

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

- ϖ initially retire on or after March 1, 2002;
- ϖ are at least 53 years of age at the time of your initial retirement; and
- ϖ have at least 5 years of uninterrupted active participation in the Central Laborers' Welfare Fund immediately before the date of your initial retirement.

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

- ϖ retire due to a Total and Permanent Disability (as defined by the Central Laborers' Pension Plan), on or after March 1, 2002 and you are not eligible for Medicare or other government-sponsored insurance;
- ϖ 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;
- ϖ are a spouse (at the time of death) of a Plan Participant who dies while eligible for the Retiree Pre-Funded Subsidy Allowance.

All other terms related to Retiree Eligibility and Retiree Subsidy Eligibility will continue as written in the Central Laborers' Welfare Fund Summary Plan Description.