The Opioid Crisis

Notice of Welfare Plan Summary of Material Modifications
See Pages 10 - 11
On The Cover: The opioid crisis is gripping our nation. To find out what you can do and how the Laborers can help see “Viewpoint” on page 3 and “Opioid Crisis” on page 15.

This newsletter contains information regarding the Central Laborers’ Pension, Welfare and Annuity Funds. The actual Funds’ provisions may be found in the Funds’ Plan documents which include the actual Plans and Trust Agreements. In the event of a conflict between the wording in this newsletter and the Plan documents that govern the Plans, the Plan documents shall govern. Please keep this newsletter with your Summary Plan Description (SPD) booklets and other benefit materials for future reference. The Trustees reserve the right to amend, modify, or terminate the Plans at any time.

Send address changes and newsletter questions, comments and ideas to:

Central Laborers’ Pension, Welfare and Annuity Funds
P.O. Box 1267
Jacksonville, IL 62651-1267
or call: 800-252-6571
www.central-laborers.com

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2 Illinois Laborer Fall/Winter 2017-18
Dear Brothers and Sisters:

Many of us know a friend, family member, neighbor or co-worker who has struggled with drug abuse. Maybe you’ve even experienced it yourself. Right now, opioid addiction – including addiction to prescription drugs like Vicodin and Oxycontin, and illegal drugs such as heroin, is growing at a tremendous rate. Often, patients are prescribed painkillers for an injury, after an accident or surgery, and unintentionally become addicted. After their prescription runs out, they might try to convince a doctor to write them another prescription, get a friend or family member to give them their prescription, buy pills on the street, or turn to heroin. There’s no doubt that an opioid addiction can be devastating to a person’s family, friendships, work, or especially to his/her own physical, mental, and emotional health and well-being.

LIUNA is committed to protecting the rights and benefits its members enjoy and to providing signatory contractors with access to a trained, reliable workforce. Everyone on a job site deserves to be able to do their job safely, without worrying that a co-worker is high or intoxicated. Central Laborers’ is here to help Participants who are struggling or who know someone who is struggling with drug addiction or abuse.

If you are a Participant in the Central Laborers’ Welfare Fund, please call the Fund office and/or read the current Summary Plan Description to find out about available drug addiction treatment options, including both inpatient and outpatient treatment programs. The prescription benefit also covers some forms of medicine called "opioid antagonists” which offer relief from withdrawal symptoms for a person who is recovering from drug abuse.

Central Laborers’ also offers a free Family Assistance Program, which provides confidential information and resources for Participants who are experiencing, among other things, substance abuse problems, emotional and mental health issues, gambling addiction, domestic violence and more. If you, or someone in your family, is struggling with one or more of those issues, please call the Fund office at 800-252-6571 to learn about options and resources available to you.

You are encouraged to utilize these benefits if you feel they might be beneficial to you, but it is important that you contact your Welfare Fund office BEFORE beginning treatment to determine what your Plan will and won’t cover, and get benefits pre-approved if necessary.

If you are concerned that you or someone you know might be misusing pills or using other forms of opioids such as heroin, please contact your Fund office to see what assistance they can provide.

Central Laborers’ Welfare Fund: 800-252-6571
Locals 100 & 397 Health and Welfare Fund: 314-367-6555
Local 231 Health and Welfare Fund: 309-347-7519
Railroad Maintenance & Industrial Health and Welfare Fund: 217-787-2923
Southern Illinois Laborers’ & Employers Health and Welfare Fund: 618-998-1300

As always, thank you for your years of service.

John F. Penn, Chairman,
Central Laborers’ Pension & Annuity Funds
Reciprocal Contributions

Employers who are signatory to a collective bargaining agreement or a participation agreement pay what are called “employer contributions” to Pension, Annuity and Welfare Funds on behalf of their employees. When an employee travels outside of the jurisdiction of his/her home local union and “Home Fund,” his/her employer is required to report and pay contributions to the fund where the work is being performed (“Away Fund”) at the rates listed in the work local’s agreement unless a “Key Man” or “Money Follows the Laborer” agreement is in place. Generally, “Key Man” or “Money Follows the Laborer” agreements between an employer and a work local allow the employer taking member employees into a work local covered by different funds to pay certain contributions directly back to the Home Fund. These agreements must be in writing, and must be agreed to in advance by the employer, the appropriate union representatives and the respective benefit plans.

If you are working in a jurisdiction outside your home local for a contractor that doesn’t have a “Key Man” or “Money Follows the Laborer” agreement with your local, you might be able to utilize one of Central Laborers’ Pension, Annuity, and Welfare Funds’ reciprocal agreements with other benefit funds to ensure your contributions are sent back to the appropriate Central Laborers’ Funds. The Central Laborers’ Pension, Annuity and Welfare Funds have reciprocal agreements with most of the other Laborers’ funds in Illinois, with a number of other craft funds in the state, and with most Laborers’ funds in surrounding states as well as funds in Texas, Nebraska, Pennsylvania, New York, and West Virginia, to name a few.

Generally, these agreements are designed so that employer contributions (the dollars paid in) are transferred from the “Away Fund” to the employee’s “Home Fund”. This helps to insure that an employee will not lose benefits or eligibility solely because his/her employment is outside the jurisdiction of his/her home local union.

The key points to remember:

- The employee should be aware of where the employer contributions are being reported and paid when working outside the jurisdiction of his or her home local/Home Fund. If contributions are being paid to an Away Fund with whom the Funds have a reciprocal agreement, then the employee can request, in writing, that the contributions be transferred to his/her Home Fund by sending a reciprocal transfer authorization to the Away Fund. Reciprocity authorization cards are available from the employee’s Home Funds. If the employee’s Home Fund is one of the Central Laborers’ Funds, call 800-252-6571, option 4.

- There are separate authorizations for the Central Laborers’ Pension Fund (Defined Benefit Plan), the Central Laborers’ Annuity Fund (Defined Contribution Plan), and the Central Laborers’ Welfare Fund. In addition to signing all applicable authorization cards, the employee must complete separate authorization cards for each Away Fund in whose jurisdiction he/she works.

- If an employee works in a local union whose Pension and/or Annuity contributions are also paid to the Central Laborers’ Pension Fund and/or the Central Laborers’ Annuity Fund, no authorization forms are required. However, the employee will be credited at the contribution rate provided for in the work local union collective bargaining agreement.

- If the work local participates in an annuity fund (Defined Contribution Plan), contributions are transferred to the member’s home annuity fund. If no home annuity fund exists, the annuity contributions stay at the Away Fund for the benefit of the employee.
• It is very important for the employee to file for reciprocity transfers for all funds at the time his/her work local/Away Fund begins. Many of the reciprocal agreements have provisions that require the signed transfer authorizations to be received by the Away Fund within one hundred twenty (120) days following the beginning of employment within the Away Fund’s jurisdiction.

• If a semiannual Annuity Fund valuation is performed prior to completing the transfer authorization, and it includes any untransferred Annuity contributions, it may not be possible to transfer these amounts to the Home Fund. If the employee becomes eligible for Welfare Fund benefits in an Away Fund prior to completing the transfer authorization, it may not be possible to transfer these amounts to the employee’s Home Fund.

• Transfers of union membership to a different local union do not result in the transfer of past contributions to the new home Fund. Contributions remain at the fund which was the Home Fund at the time they were earned. Employees may, however, need to execute new reciprocity cards for their new Home Funds.

• Central Laborers’ reciprocity transfer authorization cards remain in effect until cancelled by the Participant.

Employees must help themselves by knowing their Home Funds and their jurisdictions. If an employee is working outside his/her home local union, they should ask where the employer contributions are being paid. Keep your pay stubs and note the contractor and project on the back.

Following is a list of local unions that participate in the Central Laborers’ Pension, Annuity and Welfare Funds and the affiliated Welfare and Annuity Funds. For a current list of “Away Funds” with reciprocity agreements, see the Fund’s website, www.central-laborers.com, under “Industry”.

Questions? Call Central Laborers’ at 800-252-6571, option 4.

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<th>Local Union</th>
<th>Name</th>
<th>Pension</th>
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### Southern & Central Illinois Laborers’ District Council

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### Indiana Laborers’ District Council

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### Operative Plasterers & Cement Masons

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Semiannual Valuation of Participants’ Annuity Accounts

Every six months, the Central Laborers’ Annuity Fund calculates investment yield and determines the administrative expense for the semiannual valuation period. The Fund’s valuation period dates are March 31 and September 30 of each year.

- After the investment yield is determined, interest is calculated on a uniform basis and applied to each eligible participant’s ending account balance from the previous valuation period (Example: the March 31, 2017 interest earnings were based on the participant’s ending account balance as of the September 30, 2016 valuation).

- Administrative expenses are determined for the six-month valuation period, and each eligible participant’s account is assessed the same amount of expense. Over the past 10 years the average annual administrative expense has been $25.00 per participant.

- Any employer contributions received on the participant’s behalf during the six-month period are added to his/her account after the interest is added and the administrative expense applied.

With respect to the Annuity Fund’s March 31, 2017 valuation, the interest and expense allocations on 15,641 participant account balances as of September 30, 2016 are as follows:

- Interest 1.83% on adjusted beginning balance.
- Expense $14.83 per account.

If a Participant withdraws his/her account between March 31 and September 30 valuation periods, interest and administrative expense will not be applied to the account upon distribution. As an example, if a participant withdraws his/her entire account balance March 1, the Fund does not pay interest or assess an administrative charge for the five months October through February.

Should you have any questions regarding your Annuity Fund account, please call the Fund office at 800-252-6571, option 3.
Meet Joshua Schaufelberger

What do you do in your role as Director of Industry Relations for the Southern Illinois Builders’ Association?
We represent around 500 contractors, subcontractors and suppliers in the bottom 39 counties in Illinois and go into Missouri, Indiana and Kentucky. We have a relatively small staff of about ten people, so we all handle just about everything. Our CEO, Donna Richter, has set a very high standard for the kind of service that we offer our members. We’re constantly working on improving what we are offering to the members now and what we can offer to members in the future. Our goal is to make sure this place is viable no matter what changes occur in the construction industry. My general job description is to handle all of the labor and legislative issues that come up, including anything happening in Springfield or in Washington that would have an effect on our industry. I work with our contract lobbyists and report to our membership. Additionally, I do all of our contract negotiations with the basic crafts as they come up. Every day is different.

How does your experience as director affect the decisions you make as a Welfare Fund Trustee?
I think you get an idea of whatever increases you’re negotiating, there’s a finite amount of money there. So you have to be very cognizant of that. Pension restructuring is taking up a lot of resources, and the trustees are all aware that the Participants want to see something on their checks as well. Being in a position to negotiate the contract, I know the exact amount they’re going to be getting in increases each year and how much we really have to work with in the health and welfare meeting.

What is the value, to you, of labor and management having partnerships?
I think the fear with having dual management is that it’s going to be this constant tug of war between what each side of the table sees as the right thing. But in practice, with Central Laborers’ Welfare Fund, what I’ve seen is that it creates this really amazing collaborative atmosphere between the labor and management. I’ve never gotten an inkling that anyone is doing anything but what’s best for the members of the Fund. We’re trying to look out for the current members and the medical benefits they’re receiving and making sure they’re getting a great bang for the buck. Also, we are looking to the future and making sure that we’re being protective of the Fund. The labor trustees are great about making sure they are doing what’s best for the Fund but also trying to do the absolute best for their members.

What is your goal for the Fund?
Everyone knows that health care costs are skyrocketing. Whether it be prescription drugs or any of the services we offer to the members, these costs are going up and that is a market trend we’re working against. So, the overall goal for us is to make sure that we’re diligently working to see how we can be saving money without making a harsh reduction in the benefits offered to participants. I think we’ve done a great job of riding that line, looking into ways to find cost savings, getting the best deal on prescription drugs, and reviewing these things constantly.

People are always interested in getting the best deal they can out of a negotiation, but I think labor representatives are uniquely positioned to fight you tooth and nail on items they want for their membership. I don’t think that’s necessarily a bad thing. It has been a great experience. Labor business agents realize that we’re in this industry together, but they’re not going to lay down and let management negotiate whatever it wants into a contract.

What would you like to say to the participants?
I think there’s this thought that management trustees can be out of touch with what the members are going through on a daily basis, or we are working with too big of a picture and not seeing the trees for the forest. I’d like to assure them that the member experience is always foremost in our minds. It’s always our first consideration. Whether it’s an appeal or a change coming to the plan, the first thing we think about is how it’s going to affect people day to day and how it’s going to affect their lives if we deny an appeal or change the plan.
Bringing together over 140 Retiree Council representatives, District Council and Local Union Business Managers and special guests from throughout the region, the Annual Midwest Region Laborers’ Retiree Conference was held October 11 - 12 at the Anthony C. Romolo Training Center in Mt. Sterling, IL.

The annual two-day conference advances the Region’s Retiree Councils’ mission of keeping LIUNA retirees active and involved regarding legislative affairs, Veterans’ affairs; health and safety issues and community events. Presentations at this year’s conference included:

- Vice President John F. Penn addressing the need for retiring members to maintain their Union membership and to stay involved with their Local Union
- Retired Ohio & Southern States LIUNA Vice President James Hale reported on the charitable contributions of Laborers’ CARE-$5,000 donation to the family members of Laborers killed while working at the calling-with matching donation from Laborers’ Charitable Foundation
- Update on Midwest Region Laborers’ Veterans’ Committee and viewing of the June 2017 Vietnam-era Veterans’ Washington, DC trip video
- Regional Retiree Council Activity Reports
- Midwest Region Legislative Update
- Importance of having a will and of protecting oneself from identity theft
- Chair Yoga and Hearing Screenings

To learn more about retiree issues and retiree involvement throughout LIUNA’s Midwest Region, visit the website at [www.midwestlaborers.org](http://www.midwestlaborers.org).
CENTRAL LABORERS’ WELFARE FUND
2018 Open Enrollment

Central Laborers’ Welfare Fund’s Open Enrollment period for Plan Year 2018 officially opened with an initial mailing, November 10, 2017, to all Participants eligible on or after January 1, 2018. Those receiving a packet will have a specific timeframe within which to complete their enrollment online or to return a paper enrollment form, which is enclosed in the packet received. The deadline date is posted at the bottom of the introduction letter that is included with each mailing. If you have any questions regarding your deadline date, please contact the Fund office at 800-252-6571.

Regardless of whether your or your family member’s status has changed, an enrollment form must be completed before any payment on claims incurred on or after January 1, 2018, can be processed. To ensure you receive your packet, please make sure that your current address is on file at the Fund office. If you have moved, please download and complete a Change of Address form, a copy of which can be found in the “Forms Gallery” at www.central-laborers.com, or it can be sent to you if you contact the Fund office.

As many Participants have found in the past, the online enrollment process is the quickest and most efficient way of submitting enrollment information to the Fund office. Most of the information required has already been completed for you in the pages of the online form. A quick review, minor edits to refresh your entries, and clicking “submit” should be all that is necessary for you to complete your 2018 enrollment. In a matter of minutes, your information will be securely on its way; no paper, stamps, envelopes or worries.

If you have concerns or are new to the online enrollment process, you are encouraged to contact the Fund office and allow one of the customer service representatives to walk you through the process. Please make sure you have your NETime login information available when you call. If you do not already have a NETime Benefits login, please go to www.central-laborers.com, follow the NETime Benefits links, and register so you may complete your online enrollment without delays.

Please remember, if your eligibility currently does not continue through or begin on January 1, 2018, you will not receive an Open Enrollment packet. However, once your 2018 eligibility effective date is confirmed, your packet will be mailed. All Participants are allowed thirty (30) days to complete the required enrollment documents. Any questions or concerns may be directed to 800-252-6571, option 5.

Summary of Material Modifications

Over the 2017 Plan Year, the Central Laborers’ Welfare Fund’s Board of Trustees adopted changes to the Central Laborers’ Welfare Fund Summary Plan Description or made adjustments to the Central Laborers’ Welfare Fund’s Plan of benefits. Each change resulted in what is referred to as a “material modification” to the Plan of Benefits. As required by law, the Central Laborers’ Welfare Fund office must disclose such amendments to all Plan Participants and their eligible Dependents.

On the following page, please find and review the changes made to your plan of benefits or the language that defines the benefits you may be eligible to receive. Should you have any questions regarding the following highlighted Plan changes, please contact the Fund office at 800-252-6571.
Effective May 23, 2017:

The Central Laborers’ Welfare Fund (“Plan”) was amended, to incorporate the following language:

“The benefits in this Plan, and any right to reimbursement or payment arising out of such benefits, are not assignable or transferable, in whole or in part, in any manner or to any extent, to any person or entity. You shall not sell, assign, pledged, transfer or grant any interest in or to these benefits or any right of reimbursement or payment arising out of these benefits, to any person or entity. Any such purported sale, assignment, pledged, transfer or grant is not enforceable against Central Laborers’ Welfare Fund and imposes no duty or obligation on Central Laborers’ Welfare Fund. Central Laborers’ Welfare Fund will not honor any such purported sale, assignment, pledge, transfer or grant.”

Effective January 1, 2018:

The Central Laborers’ Welfare Fund (“Plan”) was amended to incorporate the following benefit changes:

Immunization Coverage:

Effective January 1, 2018, Central Laborers’ Welfare Fund will base immunization coverage on the Center for Disease Control and Prevention Recommended Age appropriate immunizations. To access a list of those immunizations, please visit https://www.cdc.gov/vaccines/schedules/index.html or contact Central Laborers’ Welfare Fund.

Physician Supervised Weight-Loss Program:

Effective January 1, 2018, Central Laborers’ Welfare Fund will provide coverage for a physician supervised weight-loss program. To qualify for this benefit, specific criteria and pre-certification is required. To determine if you meet the requirements or to obtain more information on the benefits available, please contact Central Laborers’ Welfare Fund.

Spinal Manipulation Benefit Increase:

Effective January 1, 2018, the Calendar Year limit for spinal manipulation and related physician services will increase from $600.00 per calendar year to $1,000.00 per calendar year. All current plan benefits and exclusions will still apply to the spinal manipulation services.

Hearing Exam Benefit Increase:

Effective January 1, 2018, the hearing exam benefit will increase from $75.00 every 24 consecutive months to $100.00 per Calendar Year. All current plan benefits and exclusions will still apply to the hearing exam services.

Hearing Instrument Benefit Increase:

Effective January 1, 2018, the hearing instrument benefit will increase from $400.00 every 60-consecutive months to $750.00 every 60-consecutive months. All current plan benefits and exclusions will still apply to the hearing instrument expenses.

For questions related to the Plan amendments or any other benefit provided by Central Laborers’ Welfare Fund, please contact the Fund office at 800-252-6571. A representative will be glad to answer questions and provide any necessary assistance.
CENTRAL LABORERS’ ANNUITY FUND
Change to Annuity Statements

On July 11, 2017, the Central Laborers’ Annuity Fund (“CLAF”) mailed Annuity statements to Participants for the valuation period ending March 31, 2017. If you are a CLAF Participant, you may have noticed a slight change to the statement.

The statements now list the name(s) of the individual(s) that you have designated in writing as your primary Annuity Fund death benefit beneficiary in the event you die prior to receiving your account balance. If you are married, federal law requires you to designate your spouse as your primary beneficiary, unless your spouse consents in writing to your designation of another individual as primary beneficiary.

If your annuity statement did not list a primary beneficiary or you need to change the primary beneficiary shown, please provide this office with a current annuity beneficiary designation form. The form is available at www.central-laborers.com at Online Forms Gallery within Web Services. You will see a list of forms for the Pension, Welfare and Annuity Funds. Click on the Beneficiary Designation Form under Annuity to download and print. Please complete, sign, date and return the beneficiary designation form to the Fund office. If you do not have access to print the form online, you can contact the Fund office at 800-252-6571, option 3, to request the form to be mailed to you.

If you participate in the Central Laborers’ Pension Fund and/or Central Laborers’ Welfare Fund, a separate beneficiary designation form applies to each Fund and is also available online at the Central Laborers’ website address at Online Forms Gallery within Web Services; selecting the Beneficiary Designation Form under the appropriate Fund. You may also contact the Fund office at 800-252-6571, option 2 (Pension) or option 6 (Welfare) to request the form to be mailed to you.

Please note that a beneficiary designation form is only effective if it is received by the Fund office prior to a participant’s death.

It is important to review and update your beneficiary designation as significant events occur in your life and to ensure your benefits are distributed according to your wishes.

The addition of beneficiary information on your annuity statements will help remind you to keep your beneficiary information current.
Central Laborers’ Annuity Fund Hardship Application

The Annuity Fund’s application used by participants requesting a hardship withdrawal from their Individual Annuity Account will have a new appearance as of January 1, 2018.

The changes to the Fund’s hardship application were required in light of the Internal Revenue Service (IRS) setting forth guidelines for a retirement plan’s confirmation of whether a participant’s hardship distribution is “deemed to be on account of an immediate and heavy financial need” of unpaid expenses under federal tax laws. The Central Laborers’ Annuity Fund follows the IRS hardship distribution guidelines in determining if a participant is eligible for a hardship distribution; therefore, the documentation submitted as proof of hardship must be sufficient to confirm a participant’s eligibility for the hardship distribution.

Under the IRS guidelines, not every financial hardship that an individual encounters can be considered an “eligible” hardship. To help participants understand the documentation that is needed in order to confirm an “immediate and heavy financial need,” the Fund’s new application will assist them by providing a concise description of the required documentation to submit with the completed application for each of the six (6) eligible hardship types. The Fund office may request participants to provide additional documents substantiating the hardship during the application review process.

Please contact the Fund office (800-252-6571, option 3) with questions about the Annuity Plan, or visit the Fund’s website: www.central-laborers.com.
Dealing with Depression during the Holidays

Dealing with the stress and demands of the holidays can be very difficult. Finding ways to handle depression is the key to enjoying the holidays with loved ones, friends and co-workers. Here are a few ideas to help decrease the stress of the holiday season:

Acknowledge your feelings. If someone close to you has recently died or you can’t be with loved ones, realize that it’s normal to feel sadness and grief. It is okay to express your feelings.

Try to accept family members and friends as they are. Set aside differences until there is a more appropriate time for discussion.

Take time out of each day to give yourself time to relax-read a book or listen to your favorite holiday music. Exercising can take your mind off of stressful situations.

Reach out to a loved one or a friend. A good conversation with someone who really understands you can turn the day around.

Volunteer to serve food or deliver presents to those less fortunate. Volunteering your time to help others will lift your spirits and help you meet new people.

Get enough rest-stay in your routine. Rest can rejuvenate you and help you deal with added pressures that come along with the holidays.

Do not abandon healthy habits-eat sensibly and if you drink alcohol, do so in moderation.

Seek professional help if you need it. Despite your best efforts, you may find yourself feeling persistently sad or anxious, plagued by physical complaints, unable to sleep and unable to face routine chores. If these feelings last, talk to your doctor or a mental health professional. If you need immediate help, call the National Suicide Prevention Lifeline at 800-273-TALK (8255).

Reference: Mayo Clinic 10/25/17
Opioid Crisis: A National Health Emergency

Recently, President Trump announced that the opioid crisis is a “national health emergency” and he would be officially declaring it as such. Such a declaration sends a message to the nation that the opioid crisis needs its utmost attention.

Why is everyone focused on the opioid crisis?

Between 1999 and 2015, more than 560,000 people in the U.S. died due to drug overdoses. Of those deaths, 183,000 were from overdoses related to prescription opioids like OxyContin and Vicodin.

Fatal drug overdose rates are increasing at a rate that has not been seen before. Every day, 91 Americans die from overdosing on opioids (that includes prescription opioids and heroin). According to the report from the President’s Commission on Combating Drug Addiction and the Opioid Crisis, drug overdoses now kill more people than gun homicides and car crashes combined.

Understanding the Epidemic:

Opioids are prescribed to treat moderate to severe pain. The dramatic rise in the number of prescriptions written, greater social acceptance of using medication to treat pain and aggressive marketing by pharmaceutical companies has led to widespread opioid abuse and addiction.

Why don’t people addicted to opioids just “get clean”?

In order to improve our understanding of the epidemic, more education needs to be done on the basic realities of addiction. Managing addiction is not simply a matter of telling someone to “get clean” or stopping all drug use. In reality, drug addiction is a chronic disease – just like diabetes or high blood pressure, and quitting takes more than good intentions or a strong will.

The initial decision to take drugs is voluntary for most people, but repeated drug use can change the brain in ways that make quitting hard, even for those who want to. Addicts can’t simply stop using drugs for a few days and be cured. Fortunately, more is known about how drugs affect the brain and treatments are available to help people recover from drug addiction and lead productive lives.

REMEMBER: Addiction is a health issue, not a moral issue. No one sets out to become addicted.
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2018 Direct Deposit Schedule – Pension and Disability Benefit Payments

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