

ALASKA LABORERS TRUST FUNDS

Alaska Laborers-Construction Industry Legal Services

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Administered by
Labor Trust Services, Inc.

January 13, 2020

**TO: All Eligible Participants of the
Alaska Laborers-Construction Industry Legal Services Fund**

RE: Benefit Changes Effective with the April 2020 Coverage Month

This is a summary of material modification describing recent changes adopted by the Board of Trustees. Please be sure that you and your family read this carefully and keep it with your Summary Plan Description material.

Effective with the April 2020 coverage month, the Board of Trustees of the Alaska Laborers-Construction Industry Legal Services Fund (the "Plan"), have adopted changes to the benefits as outlined below:

HOOR BANK (does not apply to self-paying retirees)

The monthly hour bank deduction for ongoing eligibility for all active participants will decrease from 140 hours per month to 130 hours per month. After earning initial eligibility, you must have 130 hours to remain covered by the Plan. 130 hours will be deducted from your Hour Bank for each month of active coverage.

MAXIMUM HOUR BANK

The maximum number of hours that can be accumulated in your Hour Bank will change from 1,120 to 1,040 or 8 months of eligibility.

EXTENSION OF BENEFITS UPON TERMINATION OF ELIGIBILITY

Currently, the Plan will continue benefits for services in progress for up to two years following your date of termination. Effective April 1, 2020, when your eligibility terminates, Plan benefits will only continue for up to one year for services in progress.

PRIOR APPROVAL FOR USING AN ATTORNEY OTHER THAN A SERVICING LAW FIRM

For Active Participants and Retired Participants Living in Alaska - In certain circumstances, you may use an attorney other than the servicing law firm in your area. Effective for forms submitted beginning with the April 2020 coverage month, the Administration Office will no longer be able to provide this approval. Participants must obtain approval from the servicing law firm closest to your area and complete and submit the referral form to the Administration Office explaining the reason for using another attorney other than the servicing law firm in your area. Failure to obtain approval and submit the referral form will result in a denial of claims incurred. Forms can be obtained on the Plan's website – www.aklaborerstrust.com, under the Legal tab.

For Retired Participants living outside of Alaska - Retired participants who are living outside of the state of Alaska will not be required to obtain prior approval for using a law firm other than one of the servicing law firms.

A new booklet listing these charges as well as all other final provisions is being developed and will be sent to all eligible participants upon completion.

If you have questions regarding the benefit changes described in this notice, please contact Irene McMurdock at Labor Trust Services, Inc. at (907) 561-5119, ext. 4236 or toll-free (855)815-2323, Option 6.

The Administration Office

Alaska Laborers-Construction Industry Legal Services Fund

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