

Alaska Laborers Trust Funds

Alaska Laborers-Construction Industry Health and Security Plan

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Administered by
Welfare & Pension Administration Service, Inc.

March 27, 2025

To: All Active Participants of the Alaska Laborers-Construction Industry Health and Security Fund - Plan 502

RE: Benefit Changes

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

Orthodontia Benefits

Effective with services incurred on and after March 1, 2025, the Plan will pay up to 50% of billed orthodontic services incurred by Participants and their eligible dependents, up to the orthodontic lifetime maximum benefit of \$1,000 per patient. This lifetime maximum is in addition to the overall dental plan maximum payment limit.

Beneficiary Designation Changes

The Trustees have recently updated the Plan's requirements for beneficiary designations.

At the time of enrollment, Participants complete enrollment paperwork including designation of a beneficiary for certain benefits under the Health Plan. Prior to this Plan change, a beneficiary designation of a spouse was not nullified in the event of divorce of a married couple.

Now, in the event of a divorce, the Participant's beneficiary designation of a spouse pre-dating the date of the divorce decree will be invalid. If a Participant wants to maintain their former spouse as their beneficiary, the Participant will need to designate the former spouse again, after the date of the divorce decree. While the Participant may re-designate their former spouse, if they do not do so after the entry of the divorce decree, the former spouse will not be a recognized beneficiary under the Plan.

In the event you are divorced, please provide a copy of the divorce decree to the Administrative Office and request a beneficiary change/update form so that you can update your beneficiary designation.

If you have questions about this notice, please contact the Administration Office at (855) 815-2323. Please also reference the Trust website for additional notices, www.aklaborerstrust.com.

Board of Trustees

Alaska Laborers-Construction Industry Health and Security Fund

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Important Reminder - You must promptly advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents: divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.