

MASSACHUSETTS LABORERS' HEALTH AND WELFARE FUND

14 NEW ENGLAND EXECUTIVE PARK • SUITE 200
P.O. BOX 4000, BURLINGTON, MASSACHUSETTS 01803-0900
TELEPHONE (781) 272-1000 OR (800) 342-3792 FAX (781) 238-0703

December, 2009

IMPORTANT NOTICE TO PARTICIPANTS

Dear Plan Participants:

As you may know, under the rules and regulations of the Massachusetts Laborers' Health and Welfare Fund, in addition to specific limits or exclusions that apply to various benefits, there are General Limits and Exclusions that apply to all benefits. The Board of Trustees would like to advise you of a change in one of the Fund's General Limits and Exclusions.

Effective January 1, 2010, **NO** payment will be made for any expenses incurred for you or any one of your eligible dependents for the following:

- **Charges from injuries that occur as a result of engagement in automobile racing, motorcycle racing or other motorized racing equipment, or boxing or wrestling for profit.**

Please note the current General Limit and Exclusion that appears on page 46 of the Fund's 2008 Summary Plan Description (SPD). That General Limit and Exclusion applies to charges from injuries that occur as a result of engagement in inherently dangerous activities, such as automobile racing, motorcycle racing or other motorized racing equipment, bungee jumping, boxing or wrestling for profit, etc., and will only apply to charges incurred prior to January 1, 2010.

Please retain this Notice in your copy of our current SPD for future reference.

If you have any questions about this Notice, please contact:

Health and Welfare Department
Massachusetts Laborers' Benefit Funds
14 New England Executive Park
Burlington, MA 01803
(781) 272-1000 or
Toll Free (800) 342-3792