



March 2018

Dear Participant & Family:

As Trustees of the Wisconsin Laborers' Pension Fund ("Fund"), we regularly review the Plan and make changes when necessary. We also want to remind Participants periodically of important Plan provisions.

We value your service and are proud to offer benefits based on that service. We are committed to keeping you informed and want to make you aware of the following changes and how they might affect your benefits.

Effective for claims filed on or after April 1, 2018, the Department of Labor has issued new regulations for administering claims and appeals for Disability Pension Claims. The changes require that the Plan provide you with additional information in the written denial (page 30 of your Summary Plan Description (SPD)).

If your initial claim for Disability Pension benefits or an appeal is denied, the Plan will provide you with a discussion of the decision, including an explanation of the basis for not following or disagreeing with:

- (1) The views presented by you to the Plan of any health care professional who treated you or vocational professionals who evaluated you;
- (2) The views of any medical or vocational experts whose advice was obtained by the Plan in connection with your claim; and
- (3) A disability determination made by the Social Security Administration presented by you to the Plan.

In addition, if your claim for Disability Pension benefits is partially or wholly denied, you will be provided with either the specific internal rules, guidelines, protocols, standards or other similar criteria the Plan relied upon in making the denial or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria of the Plan do not exist. Also, if the denial is based on medical necessity, experimental treatment or other similar exclusion or limit, any denial will state that you are entitled to receive, free of charge, upon request, a copy of the scientific or clinical judgment for the determination that applies Plan terms to your medical circumstances. Any denial notice will also state that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim. Finally, if your claim is denied on appeal, any denial notice will contain the calendar date by which you must file a legal action against the Plan.

If you appeal your denied claim for Disability Pension Benefits, the Fund Office will provide you, free of charge, with any new or additional evidence or rationale considered, relied upon, or generated by the Plan, insurer or other person making the benefit determination in connection with your claim during the time your appeal is being considered. You will also be given a reasonable opportunity to respond to such new or additional evidence or rationale before your appeal is finally determined.

#### **Statute of Limitations for All Claims on or After April 1, 2018**

The following change is effective for any type of claim filed with the Plan on or after April 1, 2018. The statute of limitations for bringing a lawsuit against the Plan for any type of claim is two years from the date your claim for benefits is received by the Plan.

Also, prior to bringing a lawsuit against the Plan, you must exhaust the Plan's review procedures. This applies to any claim, question or controversy regarding the construction of the language of the Plan, any rules and regulations adopted by the Trustees, or any written decision, instrument or account in connection with the operation of the Plan.

Finally, it should be noted that this Summary of Material Modifications only summarizes the changes required under the new regulations. You should review the Summary Plan Description if you are filing a claim for any benefits or filing an appeal of a claim denial.

## **For More Information**

Please keep this announcement with your SPD benefit booklet. If you have any questions about these changes, please contact the Fund Office at the address and telephone number shown at the top of this announcement.

Sincerely,

Board of Trustees

*This announcement notice, which serves as a Summary of Material Modifications, contains only highlights of certain features of the Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*

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