

INDIANA LABORERS WELFARE FUND
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This letter serves as a summary of material modifications of the Plan.
Please keep this with your Summary Plan Description.

*** Important Welfare Benefit Changes ***

July 2026

To All Participants of the
Indiana Laborers Welfare Fund

SUMMARY OF MODIFICATION TO THE PLAN

The Trustees of the Indiana Laborers Welfare Fund wish to announce the following changes to the Plan:

Eye Care Benefit Now Includes Safety Eyewear
Effective July 1, 2026, this Plan covers safety eyewear for Participants who require it due to the nature of their work. This benefit is offered through the ProTec Safety Plan of the Indiana Laborers Welfare Fund's vision benefit provider, Vision Service Plan (VSP).

EXAM - Covered in full once every 12 months (beginning with the first day of service)

LENSES (Standard Progressive Lenses or Polycarbonate Lenses; Single, Lined Bifocal, Lined Trifocal or Lenticular): Covered in full once every 12 months (beginning with the first day of service)

PROTEC EYEWEAR® FRAMES in the ProTec Safety Eyewear frame kit: Covered in full once every 12 months (beginning with the first day of service)

Doctors who are members of the VSP network will ensure that frames and lenses provided under ProTec meet all current standards established by the American National Standards Institute (ANSI). You may get details regarding frame or lens brand availability from your eye doctor or by calling VSP's Customer Care Division at (800) 877-7195.

Please keep this SMM with your Summary Plan Description (SPD)/Plan Rules and Regulations for easy reference to all Plan provisions. If you have any questions regarding this notice or any other benefits covered by the Plan, you can contact the Fund Office at (812) 238-2551.

Sincerely,
Board of Trustees

STATEMENT REGARDING STATUS AS A GRANDFATHERED HEALTH PLAN

This group health plan believes this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office at 1-800-962-3158. You may also contact the Participant Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.