



CALIFORNIA FIELD IRONWORKERS TRUST FUNDS

Pension Trust • Welfare Plan • Vacation Trust
Apprenticeship Training & Journeyman
Retraining Fund • Annuity Trust

April 2010

TO: All Eligible Participants and Family Members
California Ironworkers Field Welfare Plan

FROM: Board of Trustees

PARTICIPANT NOTICE

EXTENSION OF HEALTH COVERAGE FOR STUDENTS ON MEDICAL LEAVE

EFFECTIVE JUNE 1, 2010

This notice advises you of certain material modifications that will be made to the California Ironworkers Field Welfare Plan (the "Plan"). **This information is VERY IMPORTANT to you and your dependents.**

Please take the time to read it carefully.

Effective June 1, 2010, the Plan will be amended to comply with Michelle's Law, a federal law that requires the Plan to provide continued coverage to student dependents who would otherwise lose Plan coverage when they take a medically necessary leave of absence from school.

The Plan will provide your child with continued coverage, as required by Michelle's Law, if all of the following requirements are satisfied:

1. Your child was covered by the Plan as a "full-time student," as defined by the Plan, immediately before the first day of your child's leave of absence from (or other change in enrollment at) school.
2. Your child takes a leave of absence from (or experiences a change in enrollment at) school that:
 - a. begins on or after June 1, 2010;
 - b. is due to a serious illness or injury;
 - c. is medically necessary; AND
 - d. would otherwise cause your child to lose "full-time student" status for purposes of coverage under the Plan.
3. Your child's treating physician provides the Plan with a written certification stating that:
 - a. your child is suffering from a serious illness or injury; and
 - b. the leave of absence (or other change in enrollment) is medically necessary.

(See Reverse Side)



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This certification must be submitted to the Administrative Office at least 30 days prior to the leave of absence (or other change in enrollment), if it is foreseeable, or 30 days after the leave of absence (or other change in enrollment) begins in any other case.

This continued coverage can last for up to one (1) year, beginning on the first day of the leave of absence (or other change in enrollment) and ending on the date that is the earliest of:

- (i) one year later;
- (ii) the date on which your child ceases to meet the requirements of 2, above; or
- (iii) the date Plan coverage would otherwise terminate (e.g., when your child attains age 24).

Furthermore, the coverage will be the same as if your child had continued to be a full-time student.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Fund Office at (800) 527-4613.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.