

# HEAVY AND GENERAL LABORERS' FUNDS OF NEW JERSEY

Local 472 . Local 172

Joseph P. Madden Building . 700 Raymond Boulevard  
Newark, New Jersey 07105  
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March 2024

Dear Member,

With the onset of the warmer weather approaching, I would like to take this opportunity to bring the following to your attention.

Please be mindful that if you are injured on a motorcycle or a motorized recreational vehicle, regardless of your Benefit Class, the Fund will cover charges related to that injury at a limited level of benefits as outlined below. Being injured on a motorcycle or motorized recreational vehicle could result in large out of pocket expenses. This information can be found on page 65 (Plan Exclusions Item BB) of the Summary Plan Description.

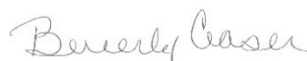
## MEDICAL COVERAGE

This coverage includes ONLY the following:

- In-Patient Hospital - up to \$8,300 per confinement.
- Physician Hospital Visits - \$15 per day of confinement.
- Emergency Room Hospital - Accidental only.
- Emergency Room Physician Services - Accidental only.
- Out Patient Surgery Facility - up to \$3500 max. per surgery.
- Surgery Physician charge - up to \$2,000 - NO COVERAGE FOR ASSISTANT SURGEON.
- Anesthesia - up to \$800 per surgery.

Please contact the Fund Offices if you should have any questions.

Sincerely,



Beverly Ceaser  
General Manager

BC/ss