

HEAVY AND GENERAL LABORERS' FUNDS OF NEW JERSEY

Local 472 . Local 172

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IMPORTANT NOTICE

This notice describes important benefit clarifications to the Heavy and General Laborers' Local Union 472 and Local Union 172 of New Jersey Welfare Fund.

Please take the time to read this notice carefully, and keep it with your copy of the Heavy and General Laborers' Local Union 472 and Local Union 172 of New Jersey Welfare Fund's January 1, 2016 Summary Plan Description ("SPD").

COVERAGE FOR GENE THERAPY

The Trustees are pleased to confirm that your Plan benefits include coverage for gene therapy under the terms described below.

The Plan covers medically necessary, non-experimental or investigative, and FDA approved gene therapy. Gene therapy benefits will only be available to you if you have obtained pre-authorization. Furthermore, coverage for gene therapy is subject to the general terms and conditions of the plan, is offered In-Network only (up to the Plan's Allowed Amount), and is subject to the usual cost sharing provisions applicable to each benefit class.

In addition to being medically necessary, non-experimental/investigational and FDA approved, gene therapy benefits will be provided exclusively through the Plan's medical benefit. Gene therapy benefits provided through the prescription drug benefit will not be covered.

If you have any questions regarding the information in this notice, please contact the Fund Office.

The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Fund, or any benefits provided under the Fund, in whole or in part, at any time and for any reason, in accordance with the amendment procedures established under the plan and the trust agreement establishing the plan. The formal plan documents and trust agreement are available at the Fund Office and may be inspected by you during normal business hours. No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the plan documents, make any promises to you about benefits under the plan, or to change any provision of the plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the plan and decide all matters arising under the plan.