

HEALTH AND WELFARE FUND NOTES:

Divorce

Please remember that you are required to provide the Fund, documented notice of your divorce. This documentation includes the Notice of Absolute Divorce, and, any written agreements that are referenced in the Divorce Notice. This would include, but not limited to, any reference to Health Care coverage for your ex-spouse and children; and, any reference to Pensions/Annuities, etc.

You must also provide us with written notice on the remarriage of your former spouse with the date of the remarriage.

Failure to provide this documentation to us, in a timely manner could result in you being personally responsible to reimburse the Fund for any payments we made for an ineligible dependent.

Dependent Children Coverage to Age 26

As part of the recently enacted PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA), signed into law on March 23, 2010; and the HEALTH CARE AND EDUCATION RECONCILIATION ACT (HCERA) signed into law on March 30, 2010, mandated dependent health insurance coverage to age 26.

Under the laws, the Fund is granted the authority to determine the effective date of implementation, within certain timeframes.

Important Update on Coverage to Age 26

At a recent meeting of the Board of Trustees of the Massachusetts Laborers' Health and Welfare Fund, the Trustees voted to provide health and welfare to those eligible dependents, in accordance with Federal requirements, effective **July 1, 2011**.