

Line Construction Benefit Fund

IMPORTANT NOTICE

October 2008

To All Eligible Employees and Eligible Retirees:

This notice contains important Plan improvements to your Plan of benefits. Please read this notice and keep it with your April 2006 Summary Plan Description booklet (SPD) for future reference.

RETIREE COVERAGE OPTIONS

Currently when an employee who is eligible for Retiree Benefits retires, he can choose between two benefit coverage options. Option 1 provides only medical benefits, and excludes dental and vision coverage. Option 2 includes medical benefits *plus* dental and vision coverage. Beginning June 1, 2008, a retiree will have 30 days from the date of his initial coverage election to change from Option 1 to Option 2, or from Option 2 to Option 1. Retirees who are eligible for dental and vision coverage will still be able to drop that coverage at a later date, even if it is past the 30-day window described above. However, he will not be able to re-elect it at a later date.

AMBULANCE CHARGES PAID AT 80%

Beginning June 3, 2008, if you have no control over which ambulance service is used, the Plan will pay the related covered charges at 80%, regardless of whether or not the ambulance service contracts with the PPO.

BARIATRIC SURGERY

Bariatric surgery is covered only if you meet certain requirements, including a body-mass index (BMI) of 45 or higher. Beginning October 1, 2008, the BMI requirement was reduced to 40. You must still meet the other requirements shown on page 48, number 21, of your SPD.

LINECO HAS A NEW TRUSTEE

Mr. Bruce Huffstickler has replaced Mr. Wally Sickles on the Board of Trustees of the Line Construction Benefit Fund. Mr. Huffstickler is the Business Manager of IBEW Local 70, 3606 Stewart Road, Forestville, MD 20747.

REMINDER ABOUT COVERAGE FOR BREAST RECONSTRUCTION

Lineco will consider charges for the following services and supplies to be covered medical expenses when the charges are incurred by a covered person who is receiving Plan benefits for a mastectomy, and when the person elects (in consultation with their physician) breast reconstruction in connection with the mastectomy: 1) reconstruction of the breast on which the mastectomy has been performed; 2) surgery and reconstruction of the other breast to produce a symmetrical appearance; and 3) prostheses and physical complications relating to all stages of the mastectomy, including lymphedemas. Plan benefits payable for these services and supplies are subject to the deductibles, co-payment percentages and maximum benefit limitations applicable to covered services for other covered medical conditions.

Be sure to visit Lineco's new website at www.lineco.org! New features are being added later this year that will let you check your work hours and eligibility status and review your claims history.



Lineco

Member Assistance Program

Administered by ValueOptions
Offering confidential counseling, education and referral.

Simply call 1-(800)-332-2191

LINECO has made it easy to find help when you need it. Your Member Assistance Program (MAP) is a professional, confidential and free program available to help you deal with personal issues and problems that could affect your health, relationships with others or job performance. Simply call the toll-free number, any time day or night, to talk to a professional counselor who can help you address your concerns.

This program is available to you and your dependents at no cost.

➡ **Take the first step.** A MAP counselor can be a resource for such issues as:

- marital and family problems
- debt reduction
- depression and anxiety
- gambling problems
- alcohol and/or drug abuse
- balancing work and family
- addictive habits and behaviors
- eating disorders
- work-related concerns
- financial or legal problems
- career transition issues
- personal growth and development needs

It's easy to feel overwhelmed.

Commitments to friends and family... Responsibilities at work and at home...

Everyday tasks to tend to... Financial difficulties... Worry and stress...

When life gets out of step . . . step in the right direction!



➡ **Free counseling services.** You can receive MAP counseling services at no cost to you for up to 6 face-to-face office visits per problem. There are no deductibles, co-payments or claim forms involved.



Call the MAP to get your 6 free visits.

➡ **What happens when you call the MAP?** An experienced professional will answer your questions or direct you to a MAP counselor.

MAP counselors are licensed clinical professionals—people who will listen, help sort things out, and develop, with you, a workable plan for a solution. Your MAP counselor may continue to work with you directly over the phone, or may refer you to another professional in your community for counseling, resources or specialized treatment. If you and your counselor determine such options may be helpful, your counselor will research the most appropriate and affordable options and help you determine whether extended services are covered under the LINECO health plan.

- **Department of Transportation (DOT) evaluations.** If you should be required by your participating LINECO employer to undergo a DOT-required substance abuse evaluation, call your MAP for help in locating a DOT-qualified evaluator. Your DOT evaluation may be covered by your MAP.
- **Legal and financial consultation.** You can call the MAP for guidance on a number of legal and financial issues, including divorce, domestic violence, estate planning, family budgeting. The MAP can also help you with identity theft and fraud resolution services. If you need additional legal or financial assistance, your MAP counselor will refer you to a carefully screened attorney or financial counselor in your community.
- **Confidentiality is the key.** The MAP is focused on confidentiality. Participation in the program is confidential in accordance with all state and federal laws. No one will know you've accessed the program unless you specifically grant permission or you present a concern involving the immediate safety of you or someone else.



- **Achieve Solutions: Your online MAP resource.** Achieve Solutions allows you to tackle the challenges you're facing and develop ways to address them—all from the privacy of your own computer. Log on to Achieve Solutions 24 hours a day to:
 - access a comprehensive library of educational materials, including information on child care, elder care, stress and relationship issues
 - complete self-assessment tools and interactive trainings
 - read news briefs and feature stories, which are updated weekly.
 To access Achieve Solutions, go to: www.achievesolutions.net/lineco.

It can happen to anyone. Circumstances at home spill over into your work life. Job issues affect relationships at home. Left alone, minor issues can become major. And the fall-out can impact both your home and work life. You or your family members can access the MAP at any time—24 hours a day, 365 days a year.

When you're unsure of where to turn for help, turn to your Member Assistance Program.

Call 1-(800) 332-2191

IMPORTANT REMINDER - Benefits are payable by Lineco for treatment of mental/nervous disorders or substance abuse ONLY IF the treatment has been precertified by ValueOptions. This requirement also applies to initial evaluations and psychological testing. Simply call 1-(800)-332-2191 and ask to speak with a Care Manager.

- **Achieve personal success with LifeCoach.** LifeCoach is a service available at no cost to LINECO participants in which a professional coach, who specializes in assisting others to make desirable changes in their habits or behaviors, helps you to achieve more fulfilling results in your health, family, personal or professional goals. Through the process of coaching, members are helped to change targeted behaviors, and in general, improve their quality of life.
- **How do I use my LifeCoach benefit?** Beginning to use LifeCoach is simple; just call ValueOptions at 1-(800)-332-2191 and choose the option for "LifeCoach" from the selection menu. You will be connected to a professional LifeCoach who will begin helping you right away.



Subsequent communication between you and your LifeCoach will occur as you and your coach determine. This can range from every day to weekly, or less often, and can occur by phone, email, instant messaging, on-line journaling or any combination of avenues for communication. ValueOptions assures that any method which you choose to interact with your coach is **confidential and secure**. So, whether it's losing 10 pounds, going back to school, quitting smoking, or running a marathon, any goal is within reach with the right plan and the right support. If you don't know where to start, your MAP LifeCoach Program can help.

SUMMARY ANNUAL REPORT FOR LINE CONSTRUCTION BENEFIT FUND

This is a summary annual report of the Line Construction Benefit Fund, EIN 36-6066988, Plan No. 501 for the year ended December 31, 2007. The annual report has been filed with the Employee Benefit Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA). Line Construction Benefit Fund has committed themselves to pay all benefits other than life insurance and total and permanent disability claims incurred under the terms of the plan.

Insurance Information—The plan has a group contract with the Trustmark Life Insurance Company to pay certain life insurance and total and permanent disability claims incurred under the terms of the plan. The total premiums paid for the policy year ending December 31, 2007 were \$2,121,689.

Basic Financial Statements—The value of plan assets, after subtracting liabilities of the plan was \$347,464,209 as of December 31, 2007, compared to \$257,164,054 as of January 1, 2007. During the plan year the plan experienced an increase in its net assets of \$90,300,155. During the plan year, the plan had total income of \$259,717,492, including (but not limited to) employer contributions of \$233,726,502, participant contributions of \$9,076,687, realized gains of \$1,431,203 from the sale of assets and earnings from investments of \$12,268,850. Plan expenses were \$169,417,337. These expenses included \$6,773,603 in administrative expenses and \$162,643,734 in benefits paid to participants and beneficiaries.

Your Rights to Additional Information—You have the right to receive a copy of the full annual report, or any part thereof, upon request. The items listed below are included in that report: a) an accountant's report; b) financial information and information on payments to service providers; c) assets held for investment; d) insurance information including sales commissions paid by insurance carriers; and e) transactions in excess of 5 percent of plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Line Construction Benefit Fund who is plan sponsor, at 2000 Springer Drive, Lombard, IL 60148, (800) 323-7268. The charge to cover copying costs will be \$25.50 for the full annual report or \$.25 per page for any part thereof. You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes or a statement of income and expenses of the plan and accompanying notes or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 2000 Springer Drive, Lombard, IL 60148 and the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room, N1513, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, D.C. 20210.