

SUMMARY PLAN DESCRIPTION

For

Westchester Putnam Counties Heavy &
Highway Laborers Local 60

Legal Services Benefit Plan

January, 2014

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LEGAL SERVICES BENEFIT PLAN

LEGAL SERVICES BENEFIT PLAN

The Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Plan (“Plan”) has been adopted by the Board of Trustees of the Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Fund to provide participating employees and their dependents with legal assistance and services regarding their personal affairs.

The purpose of the creation and operation of the Plan to be known as **THE WESTCHESTER PUTNAM COUNTIES HEAVY & HIGHWAY LABORERS LOCAL 60 LEGAL SERVICES BENEFIT PLAN** is to protect and advance the legal rights and interests of the participants of the Plan and their dependents. The Plan was designed by the Trustees to provide competent attorneys for participants who may need legal assistance; to help participants respond to legal and related problems; and to help them know more about their legal rights and when to seek the advice and assistance of an attorney.

LEGAL SERVICES BENEFIT PLAN

OPERATION OF THE PLAN

The Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Plan is financially supported by contributions made by contributing employers on behalf of Plan participants pursuant to collective bargaining agreements.

The Board of Trustees of the Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Fund has engaged a Managing Attorney to supervise the work of all attorneys and staff, to be responsible for the collection and receipt of contributions, and to provide such other services and make such expenditures from the Fund as shall be necessary to operate the Plan. Legal Services Benefits provided under the Plan are subject to change by the Board of Trustees and subject to the Agreement and Declaration of Trust establishing the Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Fund. However, changes in the Plan shall be prospective only and shall not deprive a participant or dependent of services to which he or she was entitled in connection with any matter pending at the time of the change.

LEGAL SERVICES BENEFIT PLAN

BENEFITS PROVIDED

The Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Fund will provide legal representation to eligible employees, their spouse and their dependent children up to age 26. Covered services are provided by Attorneys of the Plan and are without charge to eligible members to the extent described in the Plan. The benefits provided by the Fund at no charge to eligible employees and their dependents include the following benefits which are described in detail in the section "Legal Services Available" on pages 8-11:

BENEFITS FOR ELIGIBLE EMPLOYEES AND THEIR DEPENDENTS

- Legal Advice, Consultation and Document Review Benefit
- Consumer Defense Benefit
- Correction of Public Records Benefit
- Criminal Defense only
- Immigration- Legal Advice, Consultation and Document Review Benefit
- Personal Bankruptcy- Legal Advice, Consultation and Document Review Benefit
- Personal Injury-Legal Advice, Consultation and Document Review Benefit
- Will Benefit

BENEFITS FOR ELIGIBLE EMPLOYEES

- Adoption Benefit
- Traffic Violations Defense Benefit
- Domestic Relations Benefit
- Foreclosure Defense Benefit
- Landlord-Tenant Benefit
- Real Estate Benefit
- Separation and Divorce Benefit

LEGAL SERVICES BENEFIT PLAN

GENERAL LIMITATIONS AND SPECIAL SERVICES PROVIDED

1. The Plan provides Legal Services for a maximum of three matters or proceedings each calendar year. This maximum includes all Legal Services (except the Legal Advice, Consultation, and Document Review Benefit) to all members of the eligible employee's family, including the employee's spouse and any eligible dependents. For example, if you had Legal Services under the Plan for purchase of a home and for a traffic violation defense in the same Plan Year, you or your spouse or dependents could only receive one additional Legal Service in that same Plan Year from the list on page 3. In addition, any matter or proceeding shall be subject to the maximum number of hours for that matter as described in the section on Legal Services Available.
2. There is no limitation on the number of matters for which a member may utilize the Legal Advice, Consultation, and Document Review Benefit.
3. All out-of-pocket fees including but not limited to filing fees, motion fees, administrative fees, real estate closing fees such as a title search, mortgage application or other fees, shall be paid by the participant.

LEGAL SERVICES BENEFIT PLAN

ATTORNEYS

The Plan is designed to provide legal and related services through the Attorneys hired by the Plan's Managing Attorney, Barnes, Iaccarino, & Shepherd, LLP.

There is no charge to an eligible Plan Participant for any Legal Services or other assistance provided through the Plan to the extent of the coverage as described herein. Legal Services provided in excess of the capped benefit may incur fees to the Participant, subject to the participant's approval in advance of additional services. Plan Participants will be advised in advance when their case is likely to exceed the Plan benefit and they will be given the option to continue to receive representation by the Plan Attorney on a paid basis. Should the Participant decide to continue to receive representation by the Plan Attorney in excess of the Benefit Cap the Participant shall pay an hourly rate of \$110.00 per hour. The Participant shall be wholly responsible for the payment of the legal fees once the Participant has been advised that the cap on services has been reached and that s/he has agreed to be billed for the services. The Plan Attorney may withdraw from the representation of the matter should the cap on services be reached where the member declines to continue the representation or does not agree to the payment of the representation at an hourly rate.

Attorneys' services shall be provided in accordance with the professional and ethical standards expected of lawyers. In providing such legal services, attorneys shall adhere to the rules of the Plan as established herein, but shall receive no further instructions, directions, or interference from its officers or agents. When an employee's case is referred to an attorney, he shall deal exclusively with the attorney on a professional attorney-client basis. The Managing Attorney may refuse to provide services in any matter which the Managing Attorney believes to be clearly without merit or frivolous, or not covered by the Plan.

LEGAL SERVICES BENEFIT PLAN

ELIGIBILITY

Your eligibility to participate in the Local 60 Legal Services Benefit Plan is based on your eligibility to participate in the Local 60 Health & Welfare Plan. This means your initial and continuing eligibility, as well as the eligibility of any dependents, are determined under the rules described in the description of the Health & Welfare Plan, provided that your employer is also obligated to contribute to the Local 60 Legal Services Benefit Fund on your behalf.

Please note: Eligibility for Legal Service Benefits is not included in the Local 60 Health & Welfare COBRA Plans.

LEGAL SERVICES BENEFIT PLAN

**HOW TO OBTAIN LEGAL REPRESENTATION BY THE
WESTCHESTER PUTNAM COUNTIES HEAVY & HIGHWAY
LABORERS LOCAL 60 LEGAL SERVICES BENEFIT PLAN**

The Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Plan has been established to provide legal service representation to eligible employees and their eligible dependents. If you are represented for purposes of Collective Bargaining by Westchester Putnam Counties Heavy & Highway Laborers Local 60 and are employed by an employer that contributes to the Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Fund and you or your dependents have a problem or question which may require the services of an attorney, you must first call or write the Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Plan at (914) 769-2440, 140 Broadway, Hawthorne, NY 10532, to determine your eligibility for benefits. If the Legal Services Benefit Plan administrator determines that you are eligible for the Legal Services Benefits provided by the Plan, an appointment will be arranged for you to meet with a Staff Attorney to discuss your legal problems or question.

Should you use an attorney or law firm other than the Attorneys of the Plan as described above, you will be wholly responsible for the costs and fees so incurred by you. The Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Plan is designed as a "Closed Plan" and will not cover the costs of counsel outside of the Plan.

LEGAL SERVICES BENEFIT PLAN

LEGAL SERVICES AVAILABLE

Subject to the limitations set forth in the Plan or such other limitations as may hereinafter be adopted by the Trustees, the following legal services shall be provided for eligible employees and their dependents, where indicated.

BENEFITS FOR ELIGIBLE EMPLOYEES AND THEIR DEPENDENTS

LEGAL ADVICE, CONSULTATION AND DOCUMENT REVIEW BENEFIT

Included in the Legal Advice, Consultation and Document Review Benefit are all meetings and conversations with eligible employees and their dependents concerning legal problems including document review, to evaluate the merits of a legal matter, miscellaneous matters, and other matters enumerated herein as a "Legal Advice, Consultation, and Document Review Benefit." This benefit does not include active legal representation. It is restricted to basic advice, review, evaluation, and consultation services only.

CONSUMER DEFENSE BENEFIT

Included in the Consumer Defense Benefit is the defense of the employee or dependent in claims or lawsuits arising from the purchase of defective goods, and lawsuits initiated by credit card companies or banks seeking unpaid balances. Also included in the benefit are services for defense of wage garnishments that resulted from a consumer lawsuit.

Please note: A participant is also entitled to a consultation regarding his/her credit status, guidance as to repairing ones credit report, evaluation of whether bankruptcy is recommended, and guidance regarding other resources including foreclosure housing counseling services available from non-profit providers. Such a consultation would be a Legal Advice, Consultation and Document Review Benefit and subject to the Plan limits of that benefit.

Coverage for this benefit as described in the first paragraph above is 30 hours of legal service representation for the eligible employee and dependent each calendar year.

CORRECTION OF PUBLIC RECORDS BENEFIT

Included in the Correction of Public Records Benefit are all matters related to the changing of public records such as a change of name of an employee or dependents.

Coverage for this benefit is 10 hours of legal service representation for the eligible employee and covered dependents each calendar year

Westchester Putnam Counties Heavy & Highway Laborers Local 60

LEGAL SERVICES BENEFIT PLAN

TRAFFIC VIOLATIONS DEFENSE BENEFIT

This benefit covers non-work related matters related to involvement as a defendant in certain criminal or traffic matters (up to two matters per year). Note that the benefit is available only when the maximum criminal charge arising out of the incident constitutes an "A" misdemeanor. Felony charges of any degree are not covered. Any misdemeanor charges later upgraded to felony level and any related misdemeanors and violations of law included within a felony charge are also excluded. First and second "driving while intoxicated" offenses are covered matters unless felony charges are involved as described above.

Included in the Traffic Violations Defense Benefit is legal assistance and representation for all traffic-related offenses that can lead to the imposition of three or more points to a member's driver's license. The benefit does not cover parking violations. *Please see Criminal Defense Benefit for coverage related to "driving while intoxicated" offenses.*

Coverage for this benefit is 30 hours of legal service representation for each calendar year.

IMMIGRATION BENEFIT

Included in Immigration Benefit is a consultation for all matters related to an employee's or dependent's involvement in immigration proceedings involving naturalization or change of immigration status, or other issues or matters related to one's immigration status. This benefit covers advice and consultation with an attorney. It does not include legal services requiring the formal appearance of an attorney before any court or the Immigration and Naturalization Service of the United States. This matter is a "Legal Advice, Consultation and Document Review Benefit" and is subject to the limitations for that benefit therein.

PERSONAL BANKRUPTCY BENEFIT

Included in the Personal Bankruptcy Benefit Attorney Benefit is a consultation to evaluate the merits of bankruptcy, including an evaluation of the nature of the debts, alternative options to bankruptcy, and advice and consultation regarding debts that may be addressed outside of bankruptcy. This Benefit is a "Legal Advice, Consultation and Document Review Benefit" and is subject to the limitations for that benefit therein.

PERSONAL INJURY ATTORNEY BENEFIT

Included in the Personal Injury Attorney Benefit is a consultation to evaluate the merits of the Participant's claim, suggestions regarding the necessary documentation, paperwork or other preparation for such a claim, and referral to a firm that agrees to a discounted fee upon the request of the Participant for such a referral. This Benefit is a "Legal Advice, Consultation and Document Review Benefit" and is subject to the limitations for that benefit therein.

WILL BENEFIT

Included in the Will Benefit are preparation of a Health Care Proxy, Power of Attorney, and preparation of a simple Will.

LEGAL SERVICES BENEFIT PLAN

BENEFITS FOR ELIGIBLE EMPLOYEES ONLY

ADOPTION BENEFIT

Included in the Adoption Benefit are all uncontested matters relating to an adoption by the employee.

Coverage for this benefit is 30 hours of legal service representation for the eligible employee only each calendar year.

CRIMINAL DEFENSE BENEFIT

Included in the Criminal Defense Benefit is legal assistance and representation for non-work matters related to involvement as a defendant in certain criminal matters. Note that the benefit is available only when the maximum criminal charge arising out of the incident constitutes an "A" misdemeanor. Felony charges of any degree are not covered. Any misdemeanor charges later upgraded to felony level and any related misdemeanors and violations of law included within a felony charge are also excluded. First and second "driving while intoxicated" offenses are covered matters unless felony charges are involved as described above. This benefit does not otherwise cover any traffic-related offenses or parking violations.

Coverage for this benefit is limited to up to 2 matters per year not to exceed 30 hours in a Plan Year, inclusive of the eligible employee and dependents.

DOMESTIC RELATIONS BENEFIT

Included in the Domestic Relations Benefit are all matters not specifically covered by the Separation or Divorce Benefit, such as actions to modify a divorce decree, to increase or decrease amount of alimony or child support, institution or defense of support maintenance proceedings and related matters.

Coverage for this benefit is 30 hours of legal service representation for the eligible employee only limited to one matter each calendar year.

FORECLOSURE DEFENSE BENEFIT

Included in this benefit is the review of the matter, direction to a housing counselor, and facilitating the loan modification process. Also included is the drafting of an Answer by the Attorneys to a Summons & Complaint provided that the participant consults a plan attorney in a timely manner. Plan attorneys will appear and attend Court Conferences in the Settlement Part only.

Coverage for this benefit is 30 hours of legal service representation for the eligible employee only.

LANDLORD-TENANT BENEFIT

Included in the Landlord-Tenant Benefit are all matters arising from an employee residing in a rental apartment that is their primary residence only.

Coverage for this benefit is 30 hours of legal service representation for the eligible employee only each calendar year.

LEGAL SERVICES BENEFIT PLAN

REAL ESTATE BENEFIT

Included in the Real Estate Benefit are all matters related to the purchase or sale by an employee of his/her primary home, condominium or cooperative apartment where residency is or will be in effect at time of settlement. Also included is the refinancing of a mortgage on a personal residence.

The Real Estate Benefit legal service representation is available for eligible employees only for primary residencies within the jurisdiction of the Plan and is limited to one matter per year.

SEPARATION OR DIVORCE BENEFIT

Included in the Separation or Divorce Benefit are all matters related to necessary legal services sought by the employee in matters where there are matrimonial controversies which may lead to a separation, annulment or divorce.

Coverage for this benefit is 30 hours of legal service representation for the eligible employee only and is limited to one matter each calendar year.

LEGAL SERVICES BENEFIT PLAN

LEGAL SERVICES NOT PROVIDED BY THE PLAN

Legal Services shall *not* be provided regarding the following matters:

- Any proceeding or matter involving a contributing Employer or its officers or agents or involving the Union or its officers or agents including claim for Workers' Compensation, Disability Insurance or Unemployment Compensation;
- Any proceeding or matter involving any Employer or labor organization arising under the National Labor Relations Act, the Labor-Management Relations Act or the Labor Management Reporting and Disclosure Act; The Employee Retirement Income Security Act of 1974 (ERISA), The Patient Protection and Affordable Care Act, or The Pension Protection Act of 2006 as currently amended;
- Any matter or proceeding where a labor organization or the Legal Services Fund would be prohibited from defraying the costs of legal services by any provision of law;
- Any matter or proceeding involving the Plan, the Union, the Fund Office, Officers of the Union, or the Trustees, Employees or agents of the Plan;
- Any matter or proceeding involving any other Trust Fund or Benefit Plan to which the Union or any Association or contributing Employer is party to, or the Trustees, Employees or agents of such Trust Fund or Benefit Plan;
- The initiation of any proceeding which, in the judgment of the Managing Attorney, may curtail the opportunities for employment of employees covered under this Plan;
- Services, fees, or expenses in connection with any business venture or other matters in which, for Federal Income Tax purposes, the cost of legal services would normally constitute a business expense or capital investment;
- Any matter or proceeding in which the participant is entitled to legal representation or reimbursement for the legal cost incurred, from any source other than the Plan, whether or not the participant perfects, or exercises this right. The participant's right, however, by reason of indigence or low income level to legal services provided by either governmental or voluntary agencies shall not preclude his or her other right to obtain legal services under this Plan;
- The initiation of any proceedings in a Small Claims Court shall be limited to the services provided under the Legal Consultation and Advice Benefit;
- Preparation and filing of Federal and State tax returns;
- Duplication of services previously claimed and relating to the same cause of action;
- Matters or proceeding which, in the judgment of the Managing Attorney, are frivolous or without merit;
- Appellate matters shall be covered to the extent of a Legal Advice, Consultation, and Document Review Benefit only;

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- Any matter or proceeding involving an Administrative Agency of the State or Federal Government shall be covered to the extent of a Legal Advice, Consultation, and Document Review Benefit only;
- The initiation of any class action proceeding, unless the Trustees determine that such action will be beneficial to the Construction Industry, the Union, Employers or Employees covered by the Plan and the class consists of eligible plan participants;
- Any matter or proceeding which an attorney was previously retained by the employee or dependents prior to the employee's eligibility for benefit provided by the Plan;
- The Plan shall cover Legal Services in the New York/New Jersey/Connecticut Metropolitan Area. The Counties of the Metropolitan Area covered shall include the Counties of Bergen, Hudson, Essex, and Passaic in New Jersey; the Counties of New York, Kings, Queens, Richmond, Bronx, Rockland, Westchester, Putnam, Nassau, and Suffolk in New York, and the Counties of Fairfield and New Haven in Connecticut;
- Services of any attorney who must be admitted to the Bar of a state other than the State of New York, New Jersey, or Connecticut, or outside the Metropolitan Area as described herein shall be provided as a Legal Advice and Consultation Benefit only, with general evaluation and recommendations provided only. Notwithstanding the general limitation to the Metropolitan Area as described herein, if the member resides in or is employed by a contributing employer in a County of New York, New Jersey or Connecticut, and a matter arises in the County within New York, New Jersey or Connecticut that is not within the New York/New Jersey/Connecticut Metropolitan Area that member may be entitled to coverage subject to the approval of the managing attorney;
- Matters where an eligible employee or dependent is an adverse party in action involving another eligible employee or dependent.

LEGAL SERVICES BENEFIT PLAN

MISCELLANEOUS PROVISIONS

1. The legal services provided by the Plan are for the sole benefit of eligible employees and their dependents. Such services, or the value thereof, shall not insure to the benefit of or vest in any other person or entity, public or private, such as a Trustee in bankruptcy, or to any assignee for the benefit of creditors, or otherwise. Services, or the value thereof, provided under the Plan may not be assigned.

2. The Fund shall be subrogated to all rights of an eligible employee or dependent to recover attorney's fees and costs against any person or entity in any matter or proceeding in which the Fund has paid for the legal services provided. Employees or their dependents shall be required to execute and deliver to the Fund any instrument or papers requested by the Attorneys and shall do whatever else is deemed necessary by the Attorneys to secure rights for the Fund and they shall take no action which may prejudice any rights which may inure to the benefit of the Fund.

LEGAL SERVICES BENEFIT PLAN

HOW TO USE THE LEGAL SERVICES PLAN EFFECTIVELY

1. CALL the LEGAL SERVICES BENEFIT PLAN OFFICE AT (914) 769-2440 BEFORE YOU SIGN any document or make any decision which will affect your conduct and have any legal consequences.
- 2.. ALWAYS OBTAIN A COPY of anything you sign.
3. ALWAYS KEEP COPIES of contracts, bills, receipts and other documents in a safe place so that they are available if you need them.
4. IF YOU RECEIVE LEGAL PAPERS in the mail, CALL the LEGAL SERVICES BENEFIT PLAN OFFICE IMMEDIATELY for advice and an appointment.
5. IF YOU HAVE ANY DOUBTS about the advice given to you by someone who sought to gain some benefit from you, CALL the LEGAL SERVICE BENEFIT PLAN office FIRST, before you enter into any commitment.
6. IF YOU make an appointment and, either are UNABLE TO MAKE IT ON TIME or, must postpone it, PLEASE CALL to inform the Legal Service office so that others may see the attorney at that time.
7. When you leave your house to keep an appointment with the attorney, CHECK to see if you have brought ALL OF THE DOCUMENTS the attorney will need to help you. IF YOU ARE UNSURE about which ones will be necessary then CALL AND ASK BEFORE YOU LEAVE.
8. HAVE PATIENCE! The legal process moves slowly. Therefore, rest assured that although you may not receive results as quickly as you might desire, your attorney is doing the best he or she is able to do within the legal system and will keep you informed periodically of the status of the matter.

LEGAL SERVICES BENEFIT PLAN

YOUR RIGHTS UNDER ERISA

Statement of Rights Under Employee Retirement Income Security Act of 1974, as amended

As a participant in the Westchester Putnam Counties Heavy & Highway Laborers Local 60 Benefits Funds you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all participants shall be entitled to:

Receive Information About Your Plans and Benefits

- Examine, without charge, at the Plan Administrator's office, all documents governing the plan(s), and a copy of the latest annual report (Form 5500 Series) filed by the Plan(s) with the U.S. Department of Labor.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the plan(s), including copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Administrator may make a reasonable charge for the copies.
- Receive a summary of the plans' annual financial reports. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the plans. The people who operate your plans, called "fiduciaries," have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension or welfare benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for any benefit is denied, in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the Plan review and reconsider your claim.

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Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay the court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees -- for example, if it finds your claim frivolous.

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest area office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at 1-866-444-3272. You may also obtain publications and information online by going to www.dol.gov/ebsa.

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PLAN FACTS

The following information will help you properly identify your Plan if you have any questions about your benefits.

Official Plan Name	Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Plan ("Plan")
Employer Identification Number (EIN)	13-6940760
Plan Number	501
Plan Year	January 1 – December 31
Type of Plan	Legal Services Benefit Plan
Funding of Benefits	Benefits are provided through contributions to the Legal Services Benefit Fund ("Fund") made by employers in accordance with their collective bargaining or participation agreements requiring contributions to the Fund. A list of employers that contribute to the Fund is available for review at the Fund Office. You may obtain a copy of this list – or information as to whether a particular employer contributes to the Fund – upon written request to the Fund Office.
Trust	Generally, plan assets are held in a Trust Fund established solely to provide benefits to covered participants and beneficiaries, and to defray reasonable administrative expenses.
Plan Sponsor & Administrator	For purposes of federal law, the Board of Trustees is the official Plan Sponsor and Plan Administrator for all plans. The Board of Trustees, which is made up of union representatives and employer representatives, can be reached at: Board of Trustees Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Fund 140 Broadway Hawthorne, NY 10532
Plan Interpretation	The Board of Trustees, in its capacity as Plan Administrator, has the sole discretionary authority to interpret the provisions of the Plans and the Trusts, including determination of eligibility for benefits, or to delegate such authority to a third party. Participants and beneficiaries should not rely on any oral description of the Plan as the written terms of the Plan will always govern.
Agent for Service of Legal Process	In the event of a legal dispute involving a plan, legal documents may be served on the Board of Trustees at the following address: Board of Trustees Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Fund 140 Broadway Hawthorne, NY 10532 Service of legal process may be made upon a Plan Trustee or Plan Administrator at the address listed above.

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LEGAL SERVICES BENEFIT PLAN

Board of Trustees

Following is a list of Trustees serving as of the date of publication of this handbook. New Trustees are appointed from time to time. Contact the Legal Services Benefit Fund Office if you ever have a question about the individuals currently serving as Trustees.

Union Trustees

Anthony Ascencao

Richard Berardo

Augusto Rosa

Westchester Putnam Counties Heavy & Highway Laborers Local 60 Legal Services Benefit Fund Office:

140 Broadway

Hawthorne, New York 10532

Employer Trustees

George Pacchiana

Thalle Transit

51 Route 100

Briarcliff, NY 10510

Ross Pepe

Construction Industry Council of Westchester

629 White Plains Road

Tarrytown, NY 10591

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Discretionary Authority of Plan Administrator and Designees

In carrying out their respective responsibilities under the Plan, the Plan Administrator or its delegate, other Plan fiduciaries, and the insurers or administrators of the Plan, have full discretionary authority to interpret the terms of the Plan and to determine eligibility and entitlement to Plan benefits in accordance with the terms of the Plan. Any interpretation or determination made under that discretionary authority will be given full force and effect, unless it can be shown that the interpretation or determination was arbitrary and capricious.

Plan Amendment or Termination

This Plan may be amended by the Trustees at any time in accordance with the Agreement and Declaration of Trust.

In order that the Trustees may carry out their obligations to maintain a sound economical program dedicated to providing the maximum benefits for members as a whole, the Trustees expressly reserve the right in their sole discretion:

- to terminate or amend or modify either the amount or conditions with respect to any benefits, even though such termination or amendment affects benefits or eligibility that have already accrued;
- to alter or postpone the method of payment of benefits;
- to amend any other provisions of this Plan; or
- to interpret the provisions of this Plan and the facts of any claim presented to the Plan for payment.

Resolution to amend the Plan are made by the Board of Trustees and become effective on the date as specified in the document or resolution amending the Plan. You will be notified in writing of any plan changes. However, if the obligation of all Contributing Employers to contribute to the Fund ceases, the Fund would have to terminate. In addition, the Trustees also have the power to terminate the Fund for other reasons.

Plan benefits and eligibility rules for Participants:

- are not guaranteed or otherwise vested;
- may be changed or discontinued by the Board of Trustees;
- are subject to the rules and regulations adopted by the Board of Trustees; and

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- are subject to the Trust Agreement, collective bargaining agreements, provisions of the group insurance policy (as applicable) purchased by the Trustees and the other official Plan documents that establish and govern the Plan's operations.

The nature and amount of Plan benefits are always subject to the actual terms of the Plan as it exists at the time the claim occurs.

If termination were ever necessary, the Trustees would use Fund assets:

- To pay necessary expenses;
- To pay such benefits as the Trustees determine should be paid and for such other purposes that the Trustees decide would best carry out the purposes of the Fund in an equitable manner until the entire remainder of the Fund has been dispersed. After all assets have been disbursed, the Fund would terminate.