October 5, 2005

TO:    All Eligible Participants Of The
       Michigan Laborers’ Health Care Fund

RE:    SUMMARY OF MATERIAL MODIFICATIONS –
       CONTINUATION OF ELIGIBILITY

Dear Participant:

We are pleased to announce that we have *changed* the Plan’s Continuation of
Eligibility provisions. All participants will benefit from this modification, and
career Laborers’ will appreciate this change.

Now, you may “earn” up to six (6) months of eligibility based upon the Plan’s *
annual* eligibility requirement (1200 hours). Previously, you could earn only
up to four (4) months of eligibility through the Plan’s annual eligibility
requirement.

The Plan’s quarterly requirement for eligibility (350 hours within a three (3)
month period) remains *unchanged*.

The Plan’s Current Continuation of Eligibility Provisions – Annual
Requirement

As you know, once you satisfy the Plan’s Initial Eligibility Provisions, you
can earn up to four (4) months of eligibility through the Plan’s annual
requirement (1200 hours) -- that is, when you’ve worked and been credited
with at least 1200 hours of contributions.

The Plan’s New Continuation of Eligibility Provisions – Annual
Requirement

Effective July 1, 2005, the Plan’s *new* Continuation of Eligibility Provisions
now permit you to earn up to six (6) months of eligibility through the Plan’s
annual eligibility requirement (1200 hours). Specifically:

<over>
Effective with the work month of July 2005, you may earn up to a maximum of six (6) months of eligibility if you work and are credited with 1200 hours of contributions in a twelve (12) month period.

If you have any questions regarding the Plan’s new Continuation of Eligibility rules, please contact the Fund Office.

Sincerely,

Michigan Laborers’ Health Care Fund
Board of Trustees