

**NEW ORLEANS EMPLOYERS –
INTERNATIONAL LONGSHOREMEN’S ASSOCIATION, AFL-CIO
PENSION, WELFARE, VACATION AND HOLIDAY FUNDS
721 RICHARD STREET, SUITE B
NEW ORLEANS, LOUISIANA 70130-4505**

Thomas R. Daniel
Administrator

(504) 525-0309
FAX (504) 581-2234

**NEW ORLEANS EMPLOYERS – INTERNATIONAL LONGSHOREMEN’S
ASSOCIATION, AFL-CIO WELFARE PLAN AND SUMMARY PLAN DESCRIPTION
FOR NON-MEDICARE ELIGIBLE RETIREES AND DEPENDENTS
("WELFARE PLAN")**

**NOTICE CONCERNING CHANGE IN ELIGIBILITY REQUIREMENTS FOR RETIREES
WITH DISABILITY RETIREMENT PENSION – EFFECTIVE OCTOBER 1, 2014**

April 10, 2015

To: All Employees and Participants

Before the change described above, Employees who retired with a disability retirement pension under the New Orleans Employers-International Longshoremen’s Association, AFL-CIO Pension Plan (“Pension Plan”) on or after January 1, 1990, and satisfied the other eligibility requirements under the Welfare Plan, were eligible to participate in the Welfare Plan. To qualify for a disability retirement pension under the Pension Plan, you must prove that you are totally and permanently disabled (“Disabled”) by (1) submitting an award letter from the Social Security Administration (“SSA”) confirming eligibility for Social Security Disability Income (SSDI) benefits, or (2) submitting to an examination by the Pension Plan’s physician who must determine that you are totally and permanently disabled from performing work in the longshore industry or other satisfactory medical proof. For Welfare Plan eligibility purposes, the method of proof did not matter.

Now, if you retire with a disability retirement pension under the Pension Plan on or after October 1, 2014, you must apply with SSA for SSDI benefits and submit a copy of your award letter to the Welfare Plan as part of the eligibility requirements. If you have filed an application for SSDI benefits and are awaiting a determination, you will be treated as having qualified for SSDI benefits for Welfare Plan eligibility purposes while your application is pending, if and only if you provide the Welfare Plan with (a) written proof of your pending application within 30 days after filing, and (b) a copy of any written communications from SSA regarding your application within one week of receipt.

If your application for SSDI benefits is denied, any eligibility being provided while it was pending will end as of the date the denial is final. However, if you exhaust the SSA appeals process, you may ask the Welfare Plan to review your Disability determination by submitting a written request for review, and any medical proof you want considered, to the Fund Office. It must be submitted within 30 days after the denial for SSDI benefits is final. If you do this, your Welfare Plan eligibility will continue until the Welfare Plan makes a Disability determination. “Disability” for this purpose means that you are totally and permanently disabled for purposes of performing longshore work. As part of this review process, you must also submit to a medical examination by a physician of the Welfare Plan’s choosing if requested to do so. The Welfare Plan, or its designated reviewer, will notify you of its Disability determination, which will be final and binding. If it is determined that you are not Disabled, you may not participate in the Welfare Plan.

(over)

Please contact the Fund Office at 504-525-0309 and the address referenced above for additional information.

The current Trustees for the Welfare Plan are as follows:

Dwayne Boudreaux
James Campbell
Michael A. Hoelzel
David R. Magee, Sr.
Lloyd James, Sr.

Sid Hotard
Nick Jumonville
James Parker
Mark Cummings
William Fitzpatrick