



SUMMARY of PENSION APPEAL PROCEDURES

Laborers' District Council and Contractors' Pension Fund of Ohio

800 Hillsdowne Road
Westerville, OH 43081-3302

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This is only a summary of the "Procedures for Appeal and Review" as stated in the Laborers' District Council and Contractors' Pension Fund of Ohio Plan Document. If you wish to receive the procedures in their entirety, please contact the Pension Department.

Purpose:

The procedures set forth below must be used in resolving any dispute regarding the denial in whole or in part of any application for benefits.

Procedure:

Within sixty (60) days after an adverse benefit determination, the Claimant (*Participant, Beneficiary, or other person claiming benefits through or on behalf of such Participant*) must submit a written letter of appeal to the following address:

Board of Trustees, LDC&C Pension Fund of Ohio
Attn: Denise Sikes, Benefits Manager
800 Hillsdowne Road
Westerville, OH 43081-3302

The letter of appeal should include the reason(s) for making the claim, any facts or documentation or records supporting the claim, the name and address of the claimant, and any written comments or other information relating to such claim.

Upon receipt of the letter of appeal, the Board will review the claim at their next meeting, make a decision regarding the claim, and notify the claimant within five (5) days after the benefit determination. All adverse determinations on review shall be final and binding on all parties and not subject to further review or appeal unless new and compelling evidence is received with a new letter of appeal within thirty (30) days after the initial denial.

At the end of the appeals process, you have the right to file a lawsuit under Section 502(a) of ERISA. You have no right to file a lawsuit until such time you exhaust the Fund's appeal procedures. A Participant shall forever waive his right to file a lawsuit, or bring any claims against the Plan or its fiduciaries with respect to any adverse benefit determination, including any appeals determination, unless the Participant files a lawsuit within 180 days of receipt of the final determination from the Plan. If a Participant elects to file a second, voluntary appeal, then the Participant's time within which to file a lawsuit or bring any claims shall commence upon receipt of the second appeal determination.

Additional Information:

In connection with such review, such Claimant, or duly authorized representative thereof (including legal counsel), shall be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimants claim for benefits.

If an extension of time for review is necessary, the Board shall provide the Claimant with written notice of the extension, describing the special circumstances and the date on which the benefits determination will be made.