

HEAVY AND GENERAL LABORERS' FUNDS OF NEW JERSEY

Local 472 . Local 172

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Counsel
Susanin, Widman & Brennan, PC
Zazzali P.C.

General Manager
Russell Bley

March 2026

Dear Member,

With the onset of the warmer weather approaching, I would like to take this opportunity to bring the following to your attention.

Please be mindful that if you are injured on a motorcycle or a motorized recreational vehicle, regardless of your Benefit Class, the Fund will cover charges related to that injury at a limited level of benefits as outlined below. Being injured on a motorcycle or motorized recreational vehicle could result in large out of pocket expenses. This information can be found on page 65 (Plan Exclusions Item BB) of the Summary Plan Description.

MEDICAL COVERAGE

This coverage includes ONLY the following:

- In-Patient Hospital - up to \$8,300 per confinement.
- Physician Hospital Visits - \$15 per day of confinement.
- Emergency Room Hospital - Accidental only.
- Emergency Room Physician Services - Accidental only.
- Out Patient Surgery Facility - up to \$3500 max. per surgery.
- Surgery Physician charge - up to \$2,000 - NO COVERAGE FOR ASSISTANT SURGEON.
- Anesthesia - up to \$800 per surgery.

Please contact the Fund Offices if you should have any questions.

Sincerely,



Russell Bley
General Manager

RB/ss