



**PENSION TRUST FUND • WELFARE FUND • RETIREE WELFARE PLAN  
VACATION SAVINGS PLAN • RETIREMENT ENHANCEMENT FUND**

6150 JOLIET ROAD, COUNTRYSIDE, IL 60525-3994

PHONE: (708) 482-7300 FAX: (708) 482-3056

**JAMES M. SWEENEY, CHAIRMAN / DAVID M. SNELTEN, SECRETARY-TREASURER**

## **Important Medical Savings Plan (MSP) Fund Information**

The Medical Savings Plan (MSP) has been added to the Landscape Construction Labor Agreement as an additional Fund under reporting contract 2100.

Effective April 1, 2026, the MSP Fund was established to provide an additional benefit for eligible employees who also receive Welfare contributions from the Railroad Fund. MSP Fund contributions may be used by members for the following purposes:

- COBRA payments
- Self-pay premiums

For complete details, please refer to Article 17, Section 15 of the Landscape Construction Labor Agreement.

If you have any questions, please contact the Accounts Receivable Department at [ar@moefunds.com](mailto:ar@moefunds.com).