

★★ SUMMARY OF MATERIAL MODIFICATIONS ★★

February 2017

To All Employees and Dependents:

This Summary of Material Modifications (SMM) is an amendment to your Plan Document/Summary Plan Description (SPD) booklet, which was effective January 1, 2012, to formalize language incorporating recent Trustee actions regarding your Plan

NEW REQUIREMENT FOR SPOUSES

Effective January 1, 2018, as a condition of coverage under the Health Fund, the Fund will require spouses to enroll in their employer's-sponsored benefit plan if eligible to do so. If such coverage is offered but the spouse does not enroll, then the Fund no longer will cover the spouse.

This new requirement will not affect dependent spouses who are not employed or whose employer does not offer any coverage. In such circumstances, this Plan will continue to cover such spouse.

Please keep this SMM with your Plan Document/Summary Plan Description (SPD) booklet for future reference. If you have any questions, please call the Fund Office at (218) 728-4231, or toll-free at 1-800-570-1012.

Yours very truly,

THE BOARD OF TRUSTEES

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