

## ★★ SUMMARY OF MATERIAL MODIFICATIONS ★★

November 2014

To All Employees, Dependents, and Retirees:

This Summary of Material Modifications is an amendment to your Plan Document/Summary Plan Description (SPD) booklet, effective January 1, 2012, to formalize language incorporating recent Trustee actions regarding your Plan. New language is shown in italics throughout.

These new provisions will supercede and replace existing language regarding continuation of eligibility provisions in your SPD, as well as any references that the collective bargaining agreement controls.

### **NEW ELIGIBILITY RULES**

Currently, an Employee who retires or the surviving spouse of an Employee is eligible for coverage by this Plan if the Employee was covered at the time of retirement or death, is no longer actively employed or self-employed, and satisfied certain other eligibility requirements specified in Eligibility Rule 4 in your SPD.

Effective January 1, 2015, the language under Eligibility Rule 4 of your SPD is hereby deleted in its entirety and replaced with the following:

*Retirees are not covered under the Plan.*

Please keep this Notice with your Plan Document/Summary Plan Description booklet for future reference. If you have any questions, please feel free to contact the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES