

Date: January 2021

To: All Active Employees and their Dependents, including COBRA beneficiaries, enrolled in the PAMCAH-UA Local 675 Health and Welfare Fund

PARTICIPANT NOTICE ABOUT BENEFIT MODIFICATIONS

This Participant Notice will advise you of certain material modifications that have been made to the PAMCAH-UA Local 675 Health and Welfare Plan (the “Plan”). **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully. Note: All benefits are subject to the terms of the Plan.

CHANGES TO ELIGIBILITY RULES

Effective September 1, 2020 through November 30, 2020

The Board of Trustees understands that some participants have experienced a reduction of hours or have been laid off due to the COVID-19 pandemic. In order to help alleviate the uncertainty caused by these circumstances, the Board of Trustees have approved some changes to the Fund’s eligibility rules.

Currently, your coverage under the Fund will terminate on the last day of the calendar month following the end of a qualifying period in which you do not meet the hourly requirements. “Qualifying Period” means any of the following three-month periods:

March 1 of any year through May 31 of the same year

June 1 of any year through August 31 of the same year

September 1 of any year through November 30 of the same year

December 1 of any year through the end of February of the following year

For eligibility based on hours accrued during the Qualifying Period of September through November 2020, the Fund is decreasing the hours requirement from 360 hours to 288 hours. This change will help many participants affected by the COVID-19 pandemic retain eligibility in April 2021 who might otherwise experience a termination in coverage. As a reminder, terminations for March 31, 2021 are based on looking back on four quarterly qualifying periods from December 1, 2019 through November 30, 2020.

For hourly requirements including the Qualifying Period of September 2020 through November 2020, your eligibility will terminate if you don't meet at least one of the following hourly requirements:

- The Qualifying Period during which you fail to have 288 work hours credited to you, or
- Two consecutive Qualifying Periods during which you failed to have 720 work hours credited to you, or
- Three consecutive Qualifying Periods during which you failed to have 1,080 work hours credited to you, or
- Four consecutive Qualifying Periods during which you failed to have 1,440 work hours credited to you.

All other Qualifying Periods and hours requirements will remain unchanged.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Trust Fund Office at 808-536-4408.

Sincerely,
Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan. Please keep this document with your copy of the Summary Plan Description. In the event of any conflict, the terms of the Plan and SPD will control unless specified otherwise herein. The Board of Trustees reserves its right to amend or terminate the Plan in whole or in part at any time in its sole discretion.