



LOCAL 282

**Welfare, Pension, Annuity, Job Training, Vacation & Sick Leave Trust Funds**

2500 Marcus Avenue ▪ Lake Success, New York 11042-1018 ▪ (516) 488 2822 ▪ (718) 343 3322 ▪ (516) 488 4490 Fax

**VERY IMPORTANT NOTICE TO PARTICIPANTS AND DEPENDENTS COVERED BY THE  
Local 282 Welfare Trust Fund  
Important Information Regarding Your Health Benefits**

*This document is a Summary of Material Modifications (“SMM”) intended to notify you of an important change made to the plan of benefits of the Local 282 Welfare Trust Fund (the “Plan”). You should take the time to read this SMM carefully and keep it with the copy of the summary plan description (“SPD”) that was previously provided to you. If you have any questions regarding these changes to the Plan, please contact the Fund Office at (516) 488-2822 or (718)-343-3322.*

January 14, 2020

Re: Coverage of Children Where Both Parents Participate in the Plan

Dear Plan Participant,

This is an important notice regarding Dependent coverage under the Plan. This notice is intended to clarify how the Plan pays benefits when both of a child’s parents are Plan Participants.

Section (c) of the definition of “Dependents” in the Plan’s “Definitions” section, on page 10 of the SPD, is revised to read as follows:

c) Multiple Coverage under the Fund. In the event that both parents are Participants, a child will be considered a Dependent of one of the parents, but not both. However, if both parents are also covered as Spouses under the Plan and are each eligible to receive the same benefits from the Plan, both may file for benefits on behalf of the same covered child, as described in Section 1 (e) under “Which Plan Pays First” in the “Coordination of Benefits” section, on page 44 of the SPD. This means that both parents may receive reimbursement on a single claim for their covered child, up to the actual expense of that claim or double payment of the regular schedule allowance, whichever is lower.

As always, we will continue to look for ways to ensure that the Plan delivers high-quality benefits while remaining financially sound.

Fraternally yours,  
Local 282 Welfare Trust Fund  
**The Board of Trustees**

This summary of material modifications (“SMM”) is intended to provide you with an easy-to-understand description of certain changes to the Local 282 Welfare Trust Fund’s program of benefits (the “Plan”).

The Board of Trustees (or its duly authorized designee), reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the “Trust Agreement”). No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the Plan, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.