



LOCAL



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

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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.

June 30, 2020

Re: Coverage of Children When 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, and supersedes and replaces the SMM regarding coordination of benefits that was sent in January of this year.

Effective as of June 23, 2020:

- Section (c) of the definition of “Dependents” in the Plan’s “Definitions” section, on page 10 of the SPD, is deleted.
- On page 44 of the SPD, under “Which Plan Pays First,” the section 1(e) is revised to read as follows:
added:

(e) In the event that both parents of a Dependent child are Participants and are each eligible to receive the same benefits from the Fund, the following procedure shall apply:

- Both Participants may each file for benefits on a single claim; and
- Both Participants may each receive reimbursement on that single claim, but in no event shall the total reimbursement on that single claim exceed the actual expense for that single claim OR double payment of the regular schedule allowance, whichever is lower.
- The Participant who has been covered longer under the Plan must file the claim first under his or her ID number. After the Participant receives an explanation of benefits, the other Participant may then file the claim for secondary coverage.

June 30, 2020

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

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.