



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.*

November 21, 2019

**Re: Local 282 Welfare Trust Fund – Employment Quarter Changes**

Dear Participant:

Earlier this year the Board of Trustees (the “Trustees”) of the Local 282 Welfare Trust Fund (the “Fund”) changed the quarterly requirements for qualifying for welfare benefits from 120 hours of work in Covered Employment to 200 hours, effective August 1.

Employees typically lose coverage due to a lack of hours of work in Covered Employment. In many instances, it is because of a lack of work and in other cases certain industries/employers must shut down due to local laws that do not allow work during specific times of the year due to inclement weather. With this in mind the Trustees have decided to change the employment quarters to minimize the impact of fewer hours in slow-down periods.

The table below shows the current employment quarters and the new employment quarters, and the corresponding eligibility quarters:

<b>Current Employment Quarter</b>	<b>Current Eligibility Quarters</b>	<b>New Employment Quarter</b>	<b>New Eligibility Quarters</b>
Nov. 1 to Jan. 31	Mar. to May	Jan. 1 to Mar. 31	May to Jul.
Feb. 1 to Apr. 30	Jun. to Aug.	Apr. 1 to Jun. 30	Aug. to Oct.
May 1 to Jul. 31	Sep. to Nov.	Jul. 1 to Sep. 30	Nov. to Jan.
Aug. 1 to Oct. 31	Dec. to Feb.	Oct. 1 to Dec.31	Feb. to Apr.

The new system of employment quarters will go into effect as of January 1, 2020. The Fund will also allow for a transition period during the changeover to the new employment quarters. The Fund will count any hours in Covered Employment that you perform in January 2020 towards your totals for both the current employment quarter (Nov. 1 to Jan. 31) and the new employment quarter (Jan. 1 to Mar. 31).

The 200 hour rule does not apply to One Hundred Percent Owners, who still must work 425 hours in Covered Employment per quarter to receive quarterly coverage.

### The Look-Back Rule

The Trustees have also decided to provide one “floating” quarter of coverage each 12-month period from February 1 through January 31 under the following conditions (this “look-back” rule replaces the old “1,000-hour” rule)

If an Employee does not work 200 hours in Covered Employment during any employment quarter, the Plan will perform a “look-back.” If the Employee worked 1,000 hours in Covered Employment during the most recent 12-month period of February 1 through January 31, the Plan will provide coverage for one of the four following eligibility quarters for which the employee has not met the 200-hour requirement.

For example:

During the employment quarter of October 1, 2020 – December 31, 2020, John Smith does not work the necessary 200 hours in Covered Employment to qualify for coverage for the February 1, 2021 – April 30, 2021 eligibility quarter. Using the look-back rule, the Plan will review the period of February 1, 2020 through January 31, 2021 to determine if he worked 1,000 hours in Covered Employment during that period. If he did work 1,000 hours during that period, the Plan will provide coverage for the February 1, 2021 – April 30, 2021 eligibility quarter. The look-back rule will apply only for that eligibility quarter.

The “look back” rule does apply to One Hundred Percent Owners, but 1,700 hours, rather than 1,000, are required.

If you have any questions about this notice please feel free to contact our Eligibility and Enrollment Department at the Fund Office during the hours of 9:00 AM and 4:30 PM at (516) 488-2822 or (718) 343-3322.

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

Fraternaly 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.