



LOCAL



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.

September 23, 2020

Re: Prescription Drug Coverage Clarification

Dear Plan Participant,

This is an important notice regarding your dental and prescription drug benefits under the Plan. This notice also describes the Plan’s prohibition against assigning benefits to Out-of-Network medical, Hospital or surgical providers.

Tele-Dentistry:

Effective March 1, 2020, the Plan’s dental program covers charges for tele-dentistry visits. For more information, visit www.Sele-Dent.com or call 1-800-520-DENTAL (3368).

Prescription Drug Benefits

To clarify the Plan’s prescription drug benefits, we are deleting the following language, which appears on page 73 of the SPD in the list of medical charges that are not covered under the Plan:

- Prescription drugs or medicines other than as provided through the prescription drug benefits described on pages 81 through 84. Prescription drugs or medicines are provided through this Plan’s prescription drug benefit program only.

and replacing it with the following new language:

- Prescription drugs or medicines other than Medically Necessary drugs and medications that are injectable or infusible and administered by a Physician’s office.

September 23, 2020

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Re: Prescription Drug Coverage Clarification

Non-Assignment of Benefits

No Participant or Dependent entitled to any medical, Hospital or surgical benefits from the Fund has any right to assign, alienate, transfer, encumber, pledge, mortgage, hypothecate, anticipate or impair in any manner his or her legal or beneficial interest in the benefits or assets of the Fund he or she may be entitled to under the Fund's plan of benefits. The Fund is not liable for the debts of any Participant or Dependent entitled to benefits from the Fund nor subject to attachment or execution or process in any court or action or proceeding.

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.