



**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 Trust Funds**

**Important Information Regarding Your Benefits**

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

December 2021

Re: **Acupuncture Coverage (Welfare Fund) and 60-Month Guarantee for Vested Pensions (Pension Fund)**

Dear Plan Participant,

The Trustees of the Local 282 Welfare and Pension Trust Funds are writing to advise you of changes to the Plans.

**Welfare Fund Change**

The Trustees are pleased to announce that, effective September 15, 2021, the Fund will cover acupuncture when performed by a licensed acupuncturist (in the state where the provider operates), when a Physician has certified in writing that the service is Medically Necessary under the Plan. The Fund previously covered acupuncture only when performed by a Physician.

In addition, effective for the period August 1, 2020 until September 14, 2021, the Fund will cover acupuncture performed by a licensed acupuncturist if there is no Physician in the geographic area reasonably available to the Participant or Dependent (as determined by the Trustees).

The acupuncture must be designed to improve or restore physical functioning within a reasonable period of time. The Fund will not cover acupuncture designed to maintain or prevent deterioration of the patient’s current physical abilities. The Fund will cover a maximum of 30-visits per calendar year per covered person. There are also limitations on the amount of coverage the Fund will pay for acupuncture, including a required co-payment and limitations on coverage for Out-Of-Network providers. Please call the Fund and refer to your SPD for more information.

## **Welfare Fund Plan Year Change**

Earlier this year, we notified you that effective January 1, 2022, the Plan Year of the Welfare Plan would change from March 1 to February 28 to the calendar year (i.e., January 1 to December 31). The Trustees have decided to defer this change until January 1, 2023, meaning that the current Plan Year will end on February 28, 2022. This change is for accounting and internal administration and compliance purposes and does not affect your benefits.

## **Pension Fund Change**

Single Participants, and those whose Spouses waive the survivor benefit, receive their pension without a survivor benefit. Those Participants receive what is commonly referred to as the 60-month guarantee, under which the Pensioner's designated Beneficiary will continue to receive the monthly pension benefit that the Pensioner was receiving until the total number of monthly benefits paid to both the Pensioner and his designated Beneficiary equals 60. Until now, the 60-month guarantee was available to Participants who Retire with a *Service, Regular, Early Retirement, or Disability Pension*. Previously, Participants who Retired under a *Vested Pension* were not entitled to the 60-month guarantee.

The Trustees are happy to announce that Participants who Retire or previously Retired with a single life Vested Pension and die on or after September 22, 2020, *will be* entitled to the 60-month guarantee and their designated Beneficiary will continue to receive the monthly pension benefit which the Pensioner was receiving, until the total number of monthly benefits paid to both the Pensioner and his designated Beneficiary equals 60.

**If you retired on a single life Vested Pension fewer than 60 months ago, and have not designated a Beneficiary, please contact the Fund Office.** If you would like to know the form of pension you retired on or more information about the forms of benefit that are available under the Plan, please contact the Fund Office.

Fraternally yours,  
The Board of Trustees of the Local 282 Trust Funds

This summary of material modifications ("SMM") is intended to provide you with an easy-to-understand description of certain changes to Plans.

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