

Date March 2020

To: All Active Employees, Retirees and their Dependents, including COBRA beneficiaries, enrolled in the PAMCAH-UA Local 675 Health and Welfare Fund

PARTICIPANT NOTICE ABOUT BENEFIT MODIFICATIONS

This Participant Notice will advise you of certain material modifications that have been made to the PAMCAH-UA Local 675 Health and Welfare Plan (the “Plan”). **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully. Note: All benefits are subject to the terms of the Plan.

As you know, the Fund subsidizes work hour credits in order to allow members to continue their coverage during periods of unemployment and disability. This means that the Fund provides free coverage for a period of time in which your Employer is not contributing fringes on your behalf. This Notice will explain how those hours are accumulated.

**Changes to Work Credit While Unemployed
Effective May 1, 2020**

The Plan is implementing changes to the way participants may accumulate work credits during periods of unemployment for which you are eligible to receive unemployment compensation benefits under the Hawaii Employment Security Law (“Unemployed Periods”). Effective May 1, 2020, if, after meeting initial eligibility requirements, you experience an Unemployment Period, you will be credited with 35 hours for each week of unemployment for eligibility purposes, up to a maximum of 840 hours during any 6 consecutive months. In addition to showing proof of your eligibility to receive unemployment compensation, you must also remain within the jurisdiction of UA Local 675 and be available for dispatch from UA Local 675 during any Unemployed Period. For Unemployed Periods currently in effect at the time of this change, effective May 1, 2020 your hours credits and maximum consecutive month period will continue to be provided up to 840 hours during any 6 consecutive months. If you had already reached 840 credits during 6 consecutive months prior to April 30, 2020, effective May 1, 2020 you will not receive any further hours credits for that Unemployed Period.

If you return to covered work, and later qualify for another Unemployed Period, you may re-qualify for hours to be credited on your behalf during that subsequent Unemployment Period if you worked and were credited with at least 360 hours since your return from your most recent Unemployed Period. Credits will be accumulated as outlined above. You must re-qualify and work (and be credited) with at least 360 hours to be eligible for credited service for each Unemployed Period that is separated by at least one day of covered work.

Changes to Work Credit While Disabled
Effective May 1, 2020

The Plan is implementing changes to the way participants may accumulate work credits during periods of Total Disability. Effective May 1, 2020, if (after meeting initial eligibility requirements) you cannot work due to Total Disability, you will be credited with 35 hours for each week of Total Disability (for eligibility purposes), up to a maximum of 840 hours during the 6 consecutive month period. For periods of Total Disability currently in effect at the time of this change, effective May 1, 2020 your hours credits and maximum consecutive month period will continue to be provided up to 840 hours during any 6 consecutive months. If you had already reached 840 credits during 6 consecutive months prior to April 30, 2020, effective May 1, 2020 you will not receive any further hours credits for that period of Total Disability.

If you return to covered work, and later cannot work because of Total Disability, you may re-qualify for hours to be credited on your behalf during that subsequent period of Total Disability if you worked and were credited with at least 360 hours since your return from your most recent period of Total Disability. Credits will be accumulated as outlined above. You must re-qualify and work (and be credited) with at least 360 hours to be eligible for credited service for each period of Total Disability that is separated by at least one day of covered work.

As a reminder, the Plan defines “Total Disability” as “an Active Employee’s inability to perform all the duties of your occupation as a result of a non-occupational illness or injury, or the inability of a covered Dependent or Retiree to perform the normal activities or duties of a person of the same age and sex.”

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Trust Fund Office at 808-536-4408.

Sincerely,
Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan. Please keep this document with your copy of the Summary Plan Description. In the event of any conflict, the terms of the Plan and SPD will control unless specified otherwise herein. The Board of Trustees reserves its right to amend or terminate the Plan in whole or in part at any time in its sole discretion.

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