

Date: **May 2021**

To: **All Active Employees and their Dependents enrolled in PAMCAH-UA Local 675 Health and Welfare Fund (the “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.

CHANGE TO ELIGIBILITY AND TERMINATION RULES:
DELAYED LOOKBACK PERIOD

The Board of Trustees of the PAMCAH-UA Local 675 Health and Welfare Plan understand that some Participants have experienced a reduction of hours or layoff as a result of the COVID-19 pandemic.

To help alleviate the uncertainty caused by these circumstances, the Board of Trustees have approved changes to the Fund’s eligibility and termination rules. Currently, your health coverage under the Fund will terminate on the last day of the calendar month following the end of a qualifying period in which you do not meet the hourly requirements. “Qualifying Period” means any of the following three-month periods:

- March 1 of any year through May 31 of the same year
- June 1 of any year through August 31 of the same year
- September 1 of any year through November 30 of the same year
- December 1 of any year through the end of February (February 28 or 29) of the following year

Going forward, terminations will now be based on looking back over four three-month qualifying periods on a delayed basis. For example, the current Plan states that terminations for June 30, 2021, are based on looking back on four three-month qualifying periods, from June 1, 2020 through May 31, 2021. However, the revised Plan means that terminations for June 30, 2021, will be based on looking back on four three-month qualifying periods, from March 1, 2020 through February 28, 2021.

By delaying the lookback period, the Board of Trustees expect to help many Participants who might otherwise have coverage terminated due to the COVID-19 pandemic retain eligibility in June 2021.

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.