

trust fund office
local union 831
employer health trust fund
employer pension plan

**Summary of Material Modifications
to
Southern California Local Union 831 Employer Health Plan**

To: To all Eligible Participants and their Dependents (and COBRA beneficiaries)

From: The Board of Trustees

Date: March, 2016

This notice is a Summary of Material Modifications (“SMM”) and provides important information about certain changes and clarifications to the Southern California Local Union 831 Employer Health Plan (the “Plan”) that the Board of Trustees has adopted. The effective dates of such changes are noted herein. Please note that certain changes and clarifications apply only to the Indemnity PPO Plan of benefits and others apply only to the Kaiser HMO plan of benefits. The descriptions below note to which plan of benefits the change applies. If you have any questions concerning these changes or your plan of benefits, please contact the Trust Fund Office at 1 (877) 572-7005 or (626) 279-3080. Please keep this notice with your other Fund documents for future reference.

Indemnity PPO Plan and Kaiser HMO Plan

Effective January 1, 2016 breast pumps are part of the Durable Medical Equipment benefit. The Plan will cover breast pumps up to \$300 per year for participant, spouse and dependents.

Please attach this Summary of Material Modifications to your Summary Plan Description and other plan documents for future reference. If you have any questions regarding the information in this Summary of Material Modifications, or if you need another copy of the Summary Plan Description, please contact the Trust Fund Office. While every effort has been made to make this Summary of Material Modifications (SMM) as complete and as accurate as possible, it does not restate the existing terms and provisions of the Plan other than the specific terms and provisions it is modifying. If any conflict should arise between this summary and the terms of the Summary Plan Description (other than with respect to the specific terms and provisions this summary is

modifying), or if any point is not discussed in this summary or is only partially discussed, the terms of the SPD will govern in all cases. The Board of Trustees reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Plan. The Board also reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan or any benefits provided under the Plan (or eligibility for such benefits), in whole or in part, at any time and for any reason.

ERISA Information

Plan Sponsor:

Board of Trustees of the Southern California Local Union 831 Employer Health Trust Fund

Sponsor's EIN: 95-6047878

Plan Name:

Board of Trustees of the Southern California Local Union 831 Employer Health Plan

Plan Number: 501

Plan Year: January 1