



Northern California Tile Industry Trust Funds

Health & Welfare • Vacation & Holiday • Defined Benefit Pension • Defined Contribution Pension

SUMMARY OF MATERIAL MODIFICATION

to the

NORTHERN CALIFORNIA TILE INDUSTRY HEALTH AND WELFARE PLAN

TO: All Active Participants of the Northern California Tile Industry Health and Welfare Plan
FROM: Board of Trustees
DATE: December 1, 2025

The purpose of this letter is to notify you of important changes to the Northern California Tile Industry Health and Welfare Plan. You should take the time to read this Summary of Material Modifications carefully and keep it with the copy of the Summary Plan Description (SPD) that was previously provided to you. If any conflict should arise between this Summary and the Plan, or if any point is not discussed in this Summary or is only partially discussed, the terms of the Plan will govern in all cases. The Trustees have made the following change to the Plan:

1. Extension of Short Payment Option

Maintaining your coverage under the Northern California Tile Industry Health and Welfare Plan requires a monthly combination of 120 credited work hours and “banked” hours. If your work and banked hours do not total at least 120, you will lose active eligibility and receive a COBRA notice that explains your options for continuing coverage under the Plan. The COBRA rules are in your Summary Plan Description (SPD).

The Plan allows eligible active participants whose work and banked hours do not total at least 120 hours to make a self-payment of \$450 to continue coverage for up to two months. In order to help supplement this rule, the Board previously added a temporary short payment option. The Board is now extending this short payment option through December 31, 2026, as further detailed below:

Specifically, the Board is extending the short payment option through December 31, 2026, which allows employees who are actively working to retain health care eligibility and coverage by making payments to make up for the shortfall in work hours (“short payments”). If your work and banked hours total at least 80 hours in a month, you may make a short payment to bring your total hours up to the 120 hours needed for coverage.

The short payment amount for one month will be the current hourly contribution rate (\$12.40) multiplied by the number of hours you need to meet 120 hours. For example, if your work and banked hours total 90, you would pay $30 \times \$12.40$ or \$372.00. Please note, these rates are subject to change pursuant to the most current collective bargaining agreement in effect.

Please contact the Administrative Office if you have any questions regarding the short payment option or if you would like to make a short payment.

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2. Trustee Changes

Jordan Mondragon has replaced Steve Vogel as Trustee on the Northern California Tile Industry Health and Welfare Plan.

This Notice of Benefit Changes provides you with a summary of changes to the Northern California Tile Industry Health and Welfare Plan. This Notice supplements the Summary Plan Description (SPD). Please read it carefully and retain it with your copy of the SPD for future reference. If you have any questions, call or write the Administrative Office at:

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Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-888-208-0250

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