



# 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 Participants of the Northern California Tile Industry Health and Welfare Plan

**FROM:** Board of Trustees

**DATE:** March 28, 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 Board of Trustees have made the following change.

#### **Self-Payment Option Termination**

The Board previously approved providing a temporary provision regarding self-payments. Specifically, the Board temporarily allowed you to make a self-payment in order to be eligible for coverage under the Plan through March 31, 2025. **Effective April 1, 2025, this option will no longer be offered.**

As a reminder, the self-payment option allowed you to continue eligibility for up to two months at \$450.00, provided all eligibility criteria are satisfied through March 31, 2025. This provision is no longer being offered as of April 1, 2025, however we will notify you if this provision is ever offered in the future.

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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7180 Koll Center Parkway, Suite 200  
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1-888-208-0250

Language Access Services:

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

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 1- 888-208-0250

This document has been uploaded and is available on the participant website at:  
[www.bac3tilebenefits.org](http://www.bac3tilebenefits.org)

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