



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 DEFINED BENEFIT PLAN And NORTHERN CALIFORNIA TILE INDUSTRY HEALTH AND WELFARE PLAN

TO: All participants in the Northern California Tile Industry Defined Benefit Plan and Northern California Tile Industry Health and Welfare Plan

FROM: Board of Trustees

DATE: August 1, 2024

The purpose of this letter is to notify you of important changes to the Northern California Tile Industry Defined Benefit Plan (the “DB Plan”) and the Northern California Tile Industry Health and Welfare Plan (“the HW Plan”, collectively the “Plans”). 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. The Trustees have made the following change to the Plans:

1. DB Plan - Exception to Suspension of Benefit Rules – Terrazzo Work

Effective February 1, 2024, if you are retired and receiving your pension benefits, you may return to work performing Terrazzo work under the Terrazzo and Mosaic Association CBA for an employer who is signatory to that CBA, for an unlimited number of hours without having your benefits suspended.

2. HW Plan – Increase in Death Benefit and Accidental Death and Dismemberment Benefit for Employees

Effective August 1, 2024, the Death Benefit and the Accidental Death and Dismemberment benefit for employees is being increased from \$5,000 to \$10,000. The Death Benefit for dependent spouse's, registered domestic partners, and children, remains unchanged. Below is a summary of the current Death Benefit and Accidental Death and Dismemberment Benefit.

DEATH BENEFIT:

Employee	\$10,000
Dependent Spouse or Registered Domestic Partner	\$2,500
Dependent Child (6 months or older until age 26)	\$1,000
Dependent Child (under 6 months old).....	\$500

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT:

Employee	\$10,000
----------------	----------

Please also note that effective August 1, 2024, the Death Benefit and Accidental Death and Dismemberment Benefit will be self-funded by the Plan.

7180 Koll Center Parkway, Suite 200 Pleasanton, CA 94566
P.O. Box 1607 San Ramon, CA 94583

Phone 925.208.9995 • Toll Free 888.208.0250 • Facsimile 925.462-0108
www.bac3tilebenefits.org • staff@bac3tilebenefits.org

If you need another copy of the SPD or if you have any questions about this notice or the relief described, or are interested in qualifying for the relief, please contact the Administrative Office at:

BeneSys, Inc.
7180 Koll Center Parkway, Suite 200
Pleasanton, CA 94566
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