

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: June 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 Board of Trustees is happy to announce a benefit change extension that is favorable to our participants.

Self-Payment Option

We previously notified you on March 28, 2025 that the temporary self-payment option had been terminated. However, we are happy to announce that the Board has reinstated the temporary self-payment option, allowing you to make a self-payment to continue coverage under the Plan, **through March 31, 2028**.

As a reminder, the self-payment option allows you to continue eligibility for up to two months at \$450.00, provided all eligibility criteria are satisfied. You will be notified if you are eligible for COBRA Continuation Coverage. If you elect coverage under this self-payment provision, and then later elect COBRA coverage, your maximum COBRA coverage period will be reduced by the number of months during which you were covered under the self-payment provision.

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:

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

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