



B.A.C. Trust Funds

B.A.C. Local No. 3 Pension Plan
B.A.C. Local No. 3 Defined Contribution Pension Plan
B.A.C. Local No. 3 Health & Welfare Trust Fund
B.A.C. Local No. 3 Vacation Trust Fund

SUMMARY OF MATERIAL MODIFICATION

to the

BRICKLAYERS AND ALLIED CRAFTWORKERS LOCAL NO. 3 HEALTH AND WELFARE PLAN

TO: Participants and Dependents in the Bricklayers and Allied Craftworkers Local No. 3 Health and Welfare Plan

FROM: Board of Trustees

DATE: December 1, 2025

SUBJECT: Self-Payment Option

This document is a Summary of Material Modifications (“Summary”) intended to notify you of important changes made to the Bricklayer and Allied Craftworkers Local No. 3 Health and Welfare Plan (“the Plan”) since the Summary Plan Description (“SPD”) was last distributed to you.

You should take the time to read this Summary carefully and keep it with the copy of the SPD that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact the Administration Office by telephone during normal business hours at 1-888-208-0250 or in writing at Bricklayers and Allied Craftworkers Local No. 3 Health and Welfare Plan, c/o BeneSys Administrators, 7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566.

1. Self-Payment Option

The Plan currently offers a self-payment option. If you do not have the 120 hours required for monthly coverage, you may continue your welfare eligibility by making a self-payment for a maximum of three months in any 12-month period, so long as certain requirements are met. Specifically, you must:

1. have at least 60 months of prior active coverage under Plan over your lifetime, and
2. are either
 - a. “available for work in the industry” or
 - b. disabled and exhausted your reserve account.

Effective August 11, 2025, the Board is updating the definition of “available for work in the industry” to mean you are available for dispatch. You no longer need to be registered on the Union’s out-of-work list.

If you are interested in utilizing the self-payment option, please reach out to the Administrative Office for further information.

This Summary is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this Summary cannot contain a full restatement of the terms and provisions of the Plan. 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.

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