

PLEASE KEEP THIS IN YOUR FUND BOOKLET

WASHINGTON, DC CEMENT MASONS WELFARE FUND

7130 Columbia Gateway Drive, Suite A
Columbia, MD 21046

**Summary of Material Modification #3
May 2020**

To: All Participants under the Washington, DC Cement Masons Welfare Fund (“the Plan”)

From: Board of Trustees

This Notice, called a “Summary of Material Modification”, SMM, advises you of changes in the information presented in the Plan’s Summary Plan Description (“SPD”) that was previously provided to you. Please read this Notice, and if you have any questions, contact the Fund Office at (410) 872-9500.

ITEM I. Life and AD&D Benefits- ELIGIBLE ACTIVES ONLY

The Washington, DC Cement Masons Welfare Fund, is pleased to inform you that effective **April 1, 2020**, the Fund will provide all **eligible Active** employees with a Life Insurance benefit and an Accidental Death & Dismemberment benefit through Lincoln National Life Insurance Company at the levels shown below. These benefits are provided at no cost to you.

ACTIVE EMPLOYEES:	BENEFIT AMOUNT
Life Insurance	\$10,000
AD&D Benefit	\$5,000

ITEM II. Life Insurance Benefits - RETIREES

Additionally, the Fund will provide all **eligible Retirees** with a Life Insurance Benefit, based on the following schedule:

RETIREES:	BENEFIT AMOUNT
Retired on or after 1/1/2001	\$5,000
Retired between 1/1/1984 and 12/31/2000	\$2,000
Retired between 1/1/1975 and 12/31/1983	\$1,500
Retired prior to 1/1/1975	\$500

ITEM III. BOARD OF TRUSTEES

The Trustees for the Washington, DC Cement Masons Welfare Fund are:

UNION TRUSTEES

Michael Hubler
Operative Plasterers Local 891
7130 Columbia Gateway Drive, Suite A
Columbia, MD 21046

Mark Wildsmith
Cement Masons Local 592
2843 Snyder Ave.
Philadelphia, PA 19145

EMPLOYER TRUSTEES

George Maloney
Washington D.C. Cement Masons Welfare
Fund
7130 Columbia Gateway Drive, Suite A
Columbia, MD 21046

Peggy Jones
James G. Davis Construction Corp.
12530 Parklawn Drive
Rockville, MD 20852

George Rusk
Grunley Construction Co.
15020 Shady Grove Road
Rockville, MD 20850

Sincerely,

BOARD OF TRUSTEES

SMM #3 / SPD - November 2017

POR FAVOR CONSERVE ESTE DOCUMENTO CON SU FOLLETO DEL FONDO

WASHINGTON, DC CEMENT MASONS WELFARE FUND¹

7130 Columbia Gateway Drive, Suite A

Columbia, MD 21046

Resumen de la Modificación de Material #3

Mayo 2020

Para: Todos los Participantes bajo el Washington, DC Cement Masons Welfare Fund ("el Plan")

De: La Junta Directiva

Este Aviso, denominado "Summary of Material Modification²", SMM, le informa sobre los cambios en la información presentada en el Summary Plan Description³ ("SPD") que se le proporcionó anteriormente. Lea este Aviso y, si tiene alguna pregunta, comuníquese con la Oficina del Fondo al (410) 872-9500.

ARTÍCULO I. Beneficios de Vida y AD&D [Accidental Death and Dismemberment]⁴: EMPLEADOS ACTIVOS ELEGIBLES SOLAMENTE

El Washington, DC Cement Masons Welfare Fund, se complace en informarle que a partir del **1 de abril de 2020**, el Fondo proporcionará a todos los **empleados Activos** elegibles un beneficio de Seguro de Vida y un beneficio de Muerte Accidental y Desmembramiento a través de Lincoln National Life Insurance Company en los niveles que se muestran a continuación. Estos beneficios se brindan sin costo para usted.

EMPLEADOS ACTIVOS:	MONTO DEL BENEFICIO
Seguro de Vida	\$10,000
Beneficio de AD&D	\$5,000

ARTÍCULO II. Beneficios del Seguro de Vida - JUBILADOS

Además, el Fondo proporcionará a todos los **Jubilados elegibles** un Beneficio de Seguro de Vida, según el siguiente cronograma:

JUBILADOS:	MONTO DEL BENEFICIO
Jubilado en o después del 1/1/2001	\$5,000
Jubilado entre el 1/1/1984 y 12/31/2000	\$2,000
Jubilado entre el 1/1/1975 y 12/31/1983	\$1,500
Jubilado antes del 1/1/1975	\$500

¹ Fondo Fiduciario de Pensiones de Albañiles de Cemento de Washington, D.C.

² Resumen de la Modificación de Material

³ Descripción Resumida del Plan

⁴ Muerte Accidental y Desmembramiento

ARTÍCULO III. JUNTA DIRECTIVA

Los Fideicomisarios del Washington, DC Cement Masons Welfare Fund son:

FIDEICOMISARIOS SINDICALES

Michael Hubler
Operative Plasterers Local 891
7130 Columbia Gateway Drive, Suite A
Columbia, MD 21046

Mark Wildsmith
Cement Masons Local 592
2843 Snyder Ave.
Philadelphia, PA 19145

FIDEICOMISARIOS DEL EMPLEADOR

George Maloney
Washington, DC Cement Masons Welfare Fund
7130 Columbia Gateway Drive, Suite A
Columbia, MD 21046

Peggy Jones
James G. Davis Construction Corp.
12530 Parklawn Drive
Rockville, MD 20852

George Rusk
Grunley Construction Co.
15020 Shady Grove Road
Rockville, MD 20850

Atentamente,

LA JUNTA DIRECTIVA

`SMM #3 / SPD - Noviembre 2017