



CEMENT MASONS AND PLASTERERS LOCAL 797 BENEFIT FUNDS

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Cement Masons and Plasterers Health and Welfare Trust

October 2018

TO: All Participants of the
Cement Masons and Plasterers Health and Welfare Trust

FROM: The Board of Trustees

The application of this notice is limited to your **Health and Welfare Plan Benefits** only. It is a reminder to you that your benefits through the Cement Masons and Plasterers **Health and Welfare Trust** are not vested. This means benefits are not fully guaranteed year to year. As stated in the Summary Plan Description:

The Trustees want the Health and Welfare Plan to continue well into the future. However, Plan benefits are not guaranteed to always be available for you and your family (the benefits are not "vested"). Events may happen in the future that force the Trustees to change the benefits or even stop providing benefits altogether. Therefore, the Trustees have full authority to change, reduce or end any Plan benefits at any time as they deem necessary. If the Trustees change the Plan, you will be informed of any changes by first class mail.

Please contact the Health and Welfare Plan Administrative Office at the following address or telephone number, if you have any questions concerning this notice, the Health and Welfare Plan or your coverage: BeneSys, Inc., 8311 W. Sunset Road, Suite 250, Las Vegas, NV 89113, telephone number (702) 415-2190.

*This document has been uploaded and is available on the participant website at
www.opcmia797benefits.org*