



CEMENT MASONS AND PLASTERERS LOCAL 797 BENEFIT FUNDS

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SUMMARY OF MATERIAL MODIFICATIONS to the

Cement Masons and Plasterers Health and Welfare Trust

September 2026

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

FROM: The Board of Trustees

This document is a Summary of Material Modifications (“Summary”) intended to notify you of some important changes made to the Cement Masons and Plasterers Health and Welfare Trust benefit plan (“the Health and Welfare Plan” or “Plan”) since the Summary Plan Description was last distributed to you.

Effective September 1, 2026 the Plan has updated the Death, Life Insurance, and Accidental Death and Dismemberment Benefits to the table listed below.

Benefit	Amount
Employee Death Benefit	\$7,000
Dependent Death Benefit	
Spouse	\$2,000
Child (birth through 18 years)	\$1,000
Retired Employee Death Benefit	\$1,000

The death benefit is no longer an insured benefit through Symetra Life Insurance and is now funded by the Plan. Due to this change, the conversion privilege and waiver of premium options are no longer available.

Please contact the Health and Welfare Plan Administrative Office at the following address or telephone number, if you have any questions concerning this Summary, 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*