

Industrial Carpenters Trust Funds

SUMMARY OF MATERIAL MODIFICATION

To: **All Participants**

From: **Board of Trustees**

RE: **Eligibility Requirements after a Break in Coverage**

Date: **October 2016**

This announcement will serve as formal notification regarding a change to the eligibility rules following a break in coverage, **effective October 1, 2016.**

If you work less than 87 hours for a Participating Employer and no contributions are paid by the Participating Employer on your behalf for a period exceeding six consecutive months, you will be subject to the Fund's Initial Eligibility requirements in order to regain eligibility.

If you work less than 87 hours for a Participating Employer and no contributions are paid by the Participating Employer on your behalf for a period less than or equal to six consecutive months, you will be subject to the Fund's Continuing Eligibility requirements in order to regain eligibility.

For your reference, below is a summary of the Initial and Continuing eligibility requirements under the Fund, as described in the most recent Summary Plan Description.

Initial Eligibility for Coverage under the Plan begins on the first day of the month following the month during which contributions are required to be paid on your behalf for 87 hours or more in the previous month.

Continuing Eligibility is provided if contributions are required to be paid on your behalf for 87 hours or more in the previous month for a Participating Employer, and the Participating Employer pays the required contributions to the Plan on your behalf in the month following the month in which you worked.

All other eligibility rules of the Trust will remain the same. Please make sure you keep this notice with your most recent Summary Plan Description. For more information regarding your Plan benefits, or regarding your eligibility for these benefits, please contact the Trust Fund Office at **(925) 208-9997.**