

International Association of Heat & Frost Insulators & Allied Workers Local # 3 Health & Welfare Fund

33 FITCH BOULEVARD AUSTINTOWN, OHIO 44515

1-800-435-2388

SUMMARY OF MATERIAL MODIFICATION FOR THE SUMMARY PLAN DESCRIPTION OF THE INTERNATIONAL ASSOCIATION OF HEAT AND FROST INSULATORS & ALLIED WORKERS LOCAL NO. 3 HEALTH & WELFARE FUND

The Trustees have made the following CHANGES to the Plan that will affect various provisions of your Summary Plan Description (SPD). This "Summary of Material Modification" explains this change and should be kept with your SPD. These changes are effective with the September 1, 2013 work month.

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1. Article IV, Subsections A(2) is amended by the deletion of those provisions, in their entirety and by the insertion of the following:

2. Continuation of Eligibility

An individual account of hours worked is maintained for you once you have one hour of contributions made on your behalf. Once you become an Eligible Employee because you fulfill the initial eligibility requirements, you will remain an Eligible Employee provided you are credited with a minimum of **148 hours** of contributions received per calendar month with one or more contributing Employers or through reciprocal contributions.

Continuous coverage will commence on the first day of the second month following the work month reported to the Fund Office or the month in which Reserve Hours are applied to maintain your eligibility.

For Example: Once you reach your initial 288 hours, you will be eligible for coverage based upon **148 hours** worked for which contributions are received as follows:

Contributions Received For The
Work Month Of:

Provides Coverage For:

January	April
February	May
March	June
April	July
May	August
June	September
July	October
August	November
September	December
October	January
November	February
December	March

2. Article IV, Subsection 2(a) is amended by the deletion of that provision in its entirety and by insertion of the following:

a) Reserve Bank

All contribution hours in excess of 148 hours per month are credited to your Bank up to a maximum accumulation of hours converted to dollars equaling \$14,000.00 in reserve. This Reserve in your Bank can be used to maintain eligibility until exhausted, provided you are actively seeking work through the Union. To be actively seeking work, you must maintain membership through the Union and register with the Union that you are available for work according to the Union rules.

In the event that your Bank contains more than zero (0) dollars, but less than the number of dollars necessary to maintain one (1) month of eligibility, the dollars remaining in the account shall be exhausted and you may preserve eligibility for only that month through a self-payment of a rate established by the Trustees.

If a Participant did not elect to use the reserve dollars to make a self-payment, the reserve dollars will be used towards reinstatement eligibility under Section 3. If you do not complete the appropriate application for coverage, contributions will still be deducted from your bank of hours.

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Please keep this information with your Summary Plan Description. If you should have any questions regarding these changes, please contact the Fund Office.

BOARD OF TRUSTEES
INTERNATIONAL ASSOCIATION OF
HEAT AND FROST INSULATORS
& ALLIED WORKERS LOCAL NO. 3
HEALTH and WELFARE FUND

November 12, 2013