

**SUMMARY OF MATERIAL MODIFICATION OF THE
INTERNATIONAL ASSOCIATION OF HEAT AND FROST INSULATIONS
& ALLIED WORKERS LOCAL #3 HEALTH AND WELFARE FUND**

This notice is to inform you that the Joint Board of Trustees has amended the Summary Plan Description for the International Association of Heat and Frost Insulations & Allied Workers Local #3 Health and Welfare Fund. To the extent set forth below, this notice amends the Summary Plan Description that was previously distributed to you. All other provisions of the Summary Plan Description remain unchanged by the amendment to the Plan. Please attach this notice to your copy of the Summary Plan Description. If you have any questions, please refer them to the Plan Administrator.

AMENDMENT

The Summary Plan Description for the International Association of Heat and Frost Insulations & Allied Workers Local #3 Health and Welfare Fund (the "Plan") is amended as follows effective May 1, 2015:

1. Effective May 1, 2015, the following language shall be inserted at the conclusion of Article XII of the Plan:

Introduction into the Armed Forces

The Trustees wish to provide notice to you that if you are called upon for active duty in the armed services, you are entitled to the protection of the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA). The Fund will allow you the choice of using your Hour Bank to continue coverage for you and/or your dependents or freezing your Hour Bank until your reinstatement in the Plan. The provisions for reinstatement are based on your application for re-employment and will vary depending on your length of stay in the uniformed services. You need to contact the Fund Office to discuss your options to continue coverage for you and your dependents. In most instances, when you are called in to active duty, coverage is provided to you through Tri Care which offers several plans to persons on active duty and, under certain conditions, his/her dependents.

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**Uniformed Service Employment and Re-Employment Rights Act of 1994
(USERRA)**

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA), employees required to leave their jobs to perform military service may elect to continue coverage in effect under the ACS program for themselves and eligible dependents. If a military leave is for 30 days or less, the coverage may be continued at the active employee rates. For longer leaves, coverage may be continued for up to 24 months from the effective date of the military leave. This extended leave works like COBRA and runs concurrently with any COBRA rights.

Military Leave of Absence

If you take a leave of absence in order to service in the uniformed services, the Uniformed Services Employment and Reemployment Rights Act (USERRA) gives you the right to continue group health care coverage for yourself and your covered dependents for up to 24 months from the date your leave of absence begins. Your USERRA continuation coverage will end earlier if any of the following events occurs:

- 1) You fail to pay the required contributions on time.
- 2) You lose your USERRA rights due to a discharge status that is other than honorable or other conduct specified in USERRA.
- 3) You fail to report to work or to apply for reemployment following the completion of your service in the uniformed service within the time required by USERRA.