

**SUMMARY OF MATERIAL MODIFICATION OF THE
INTERNATIONAL ASSOCIATION OF HEAT AND FROST INSULATORS
& 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 Insulators & 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 Insulators & Allied Workers Local #3 Health and Welfare Fund (the "Plan") is amended as follows effective as of the dates set forth below:

1. Effective September 1, 2018, Article VI, General Provisions and Information is amended by the deletion of Item H and by the insertion of the following in complete substitution:

Union Trustees

Chris Scarl
1617 East 30th Street
Cleveland, Ohio 44114

James Gallagher
1617 East 30th Street
Cleveland, Ohio 44114

Michael Sweeney
1617 East 30th Street
Cleveland, Ohio 44114

Employer Trustees

Thomas E. Dake, II
3855 W. 150th Street
Cleveland, Ohio 44111

Thomas E. Dake
3855 W. 150th Street
Cleveland, Ohio 44111

2. Effective November 1, 2018, the following language shall be inserted as a new Article IV, Section A, Item 6:

6. Social Security Disability.

If a member qualifies for Disability as determined by Social Security, then he or she shall qualify for Retiree self-pay rate established by the Trustees on an annual basis.

The member will qualify as of the first day of the month after providing proof to the Plan Administrator of the Disability determination.

It is the member's responsibility to confirm eligibility on an annual basis and to confirm that he or she has not become eligible for coverage by Medicare. The member will no longer qualify for the Retiree self-pay rate immediately upon Medicare or Medicaid eligibility.