

Laborers' District Council Health & Welfare Trust Fund No. 2
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November 2022

SUMMARY OF MATERIAL MODIFICATIONS #3

Notice to Active Participants

Dear Participants:

The following is a change to your Summary Plan Description (“SPD”) to reflect the new eligibility requirements for the Laborers’ District Council Health & Welfare Trust Fund No. 2 effective October 1, 2022 for eligibility on and after June 1, 2023. This affects the number of hours you must work in order to become eligible and to maintain your continued eligibility for benefits under the Fund.

The following changes are effective for work on and after October 1, 2022. All references to 300 hours of work are replaced with 350 hours of work and all references to 600 hours of work are replaced with 700 hours of work in the “Eligibility” section of your SPD.

Initial Eligibility

In order to become initially eligible for benefits under the Plan, you must work for an Employer who makes contributions to the Fund on your behalf and you must have worked at least 350 hours in a Work Quarter for which contributions were made on your behalf. Once you have worked the required 350 hours in a Work Quarter, your participation in the Fund will start at the beginning of the applicable Eligibility Quarter as explained below. This means that, in order to be initially eligible for benefits, you must work for an Employer who makes contributions to the Fund on your behalf and:

- For March 1, 2023 Eligibility Quarter, you must have worked at least 350 hours in October 1, 2022 through December 31, 2022.

| <u>Work Quarter</u> | <u>Eligibility Quarter</u> |
|---------------------|----------------------------|
| January – March | June – August |
| April – June | September – November |
| July – September | December – February |
| October – December | March – May |

Maintaining Eligibility

Once you have become initially eligible, in order to maintain your eligibility for each subsequent Eligibility Quarter, you must have worked either (i) at least 700 hours in the preceding two Work Quarters or (ii) at least 350 hours in the immediately preceding Work Quarter. This means that, in order to be initially eligible for benefits, you must work for an Employer who makes contributions to the Fund on your behalf and:

- For March 1, 2023 Eligibility Quarter, you must have worked at least 350 hours in October 1, 2022 through November 30, 2022 or worked at least 650 hours in the preceding two Work Quarters (July 1, 2022 through February 28, 2023).
- For the June 1, 2023 Eligibility Quarter, you must have worked at least 350 hours in the preceding Work Quarter (January 1, 2023 through March 31, 2023) or 700 hours in the preceding two Work Quarters (October 1, 2022 through March 31, 2023).

Please keep this in your Summary Plan Description for handy reference and safekeeping. If you do not have a Summary Plan Description, you may obtain a copy by making a written request to the Fund Office, Laborers' District Council Health and Welfare Trust Fund No. 2; 7130 Columbia Gateway Drive, Suite A; Columbia MD 21046; 866 553 6559