

Sacramento Independent Hotel,
Restaurant and Tavern Employees Trust Funds

SUMMARY OF MATERIAL MODIFICATIONS
to the
SACRAMENTO INDEPENDENT HOTEL, RESTAURANT AND TAVERN
EMPLOYEES WELFARE PLAN

The Board of Trustees of the Sacramento Independent Hotel, Restaurant and Tavern Employees Welfare Plan ("Plan") is pleased to inform you that because of the COVID-19 public health emergency, the Plan has been temporarily amended to provide subsidized coverage without a premium for the months of May, June and July 2020. In order to be eligible for this extended coverage, a Participant must:

1. Have worked in Covered Employment during February 2020;
2. received coverage during April 2020, and
3. otherwise would have lost coverage under the Plan during May, June and/or July 2020, as described below:

Temporary Amendment

Article IV of the Sacramento Independent Hotel, Restaurant and Tavern Employees Welfare Plan is amended by adding the following after subsection (6) relating to coverage for Participants:

COVID-19 Impact on Covered Employment (Continued Coverage). Effective as of May 1, 2020, a Participant who worked in Covered Employment during February 2020, that provided coverage during April 2020, who would otherwise lose coverage under the Plan because of lack of Covered Employment due to the COVID-19 public health emergency and/or the failure of an Employer to make the required contributions to the Plan is eligible for continued coverage under the Plan through July 31, 2020.

Please contact this office if you have any questions.

IN ACCORDANCE WITH THE REQUIREMENTS OF THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974, AS AMENDED ("ERISA"), THIS DOCUMENT SERVES AS A SUMMARY OF MATERIAL MODIFICATIONS ("SMM") TO THE PLAN AND SUPPLEMENTS THE RESTATED SUMMARY PLAN DESCRIPTION/PLAN DOCUMENT THAT HAS BEEN SEPARATELY PROVIDED TO YOU. YOU SHOULD RETAIN THIS DOCUMENT WITH YOUR COPY OF THE RESTATED SUMMARY PLAN DESCRIPTION/PLAN DOCUMENT.