



BRICK MASON'S TRUST FUNDS

Bricklayers Local No. 4 Southern California

SUMMARY OF MATERIAL MODIFICATIONS

TO: All Plan Participants of the Brick Masons' Health and Welfare Fund
FROM: Board of Trustees
RE: Termination of Eligibility and Reduction of Hour Bank to Zero
DATE: June 2019

The Board of Trustees would like to inform you of your loss of health coverage if you work non-union or under a CBA that is not recognized by the Trustees. Effective August 1, 2019, Amendment No. 17 revised the Rules and Regulations providing Health and Welfare Benefits of the Brick Masons' Health and Welfare Trust (Trust) (Restated June 12, 2007).

Termination of Eligibility and Reduction of Hours Bank to Zero

Effective August 1, 2019, your eligibility as an Active Employee will be terminated and all contributions credited to your reserve account will be forfeited upon the last day of the month in which you receive notice from the Trust that you are performing work that is not pursuant to a recognized Collective Bargaining Agreement (CBA) in the area covered by the Plan. This means that if you work non-union or under a CBA that is not recognized by the Trustees, you will lose coverage upon the last day of the month in which you receive notice from the Trust and your reserve bank will also be reduced to zero hours on such date.

Further, effective August 1, 2019, Article II, section E(2) on page 9 of the Summary Plan Description (SPD) for the Brick Masons' Health and Welfare Plan (dated September 1, 2015), shall be restated to read, as follows:

"Termination of Eligibility. An Active Employee's eligibility will terminate on whichever of the following dates is applicable:

...

(2) on the last day of the month in which an Active Employee receives notice (from the Fund) that he has been performing work that is not pursuant to a recognized Collective Bargaining Agreement in the area covered by the Plan. In addition to losing eligibility upon the last day of the month in which such notice was received, all contributions

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credited to the Employee's reserve account will also be forfeited on such date if eligibility is lost under this provision."

Remember the Trustees may, at any time, make changes in the type and amount of benefits provided under the Plan and in the eligibility requirements of the Plan, including but not limited to, increases, decreases or the elimination of the number of hours that a participating Employee is permitted to accumulate in his hour bank (or reserve account). There is no right to eligibility and benefits and any hours in an hour bank are not vested under the Plan.

Please include this Summary of Material Modification with your current Summary Plan Description booklet (effective September 1, 2015). If you have any questions about your current benefits and eligibility, please contact the Trust Administrative Office at **(626) 646-1080**.

This document has been uploaded and is available on the participant website at www.bac4cabenefits.org