

TILE INDUSTRY TRUST FUNDS

NOTICE OF MATERIAL MODIFICATIONS

To the

TILE INDUSTRY HEALTH & WELFARE FUND

(As amended and restated effective January 1, 2018)

TO: Tile Industry Health and Welfare Trust Fund Participants
FROM: Board of Trustees
DATE: November 2019
RE: Self-Pay for Eligibility Hours

The Board of Trustees wishes to advise its Participants of the following changes to the Summary Plan Description which may affect you:

The Board of Trustees of the Tile Industry Health and Welfare Fund is pleased to advise that they have amended the Summary Plan Description by allowing a Participant to purchase up to 60 credit hours to re-establish eligibility if you had eligibility during any eligibility quarter in the last four eligibility quarters. You are required to pay the difference between the cost of coverage and the combined reserve hours in your hours bank and the employer contributions made on your behalf in the applicable qualifying quarter, including dental and disability coverage. The credit the participant receives is at the then current journeyman layer health contribution rate. If you have any questions as to how this benefit might affect you, please contact the Trust Fund offices at (626) 646-1075.

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