

U.A. Local No. 393 Benefit Funds

HEALTH & WELFARE, SUB, DEFINED BENEFIT PENSION AND DEFINED CONTRIBUTION

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NOTICE OF MATERIAL MODIFICATIONS

to the

U.A. LOCAL 393 HEALTH AND WELFARE PLAN

(As revised November 1, 2019)

Date: March 2025
To: All Participants in the U.A. Local No. 393 Health & Welfare Plan
From: Board of Trustees
Re: Three (3) Changes to the Formal Plan Rules

This document is a Summary of Material Modifications (“Summary”) intended to notify you of the important changes made to the U.A. Local No. 393 Health and Welfare Plan (“the Plan”) since the Summary Plan Description was last distributed to you. Please note that, in the event of conflict between this Summary and the terms of the Plan, the terms of the Plan will govern.

The Trustees have made three (3) changes to the Formal Plan Rules:

1. Effective December 16, 2024 the dependent eligibility rule for unmarried children, age 26 or older, who are incapable of self-support because of a permanent and total disability has been **expanded**.
 - Now, the child must have become totally and permanently disabled before turning **age 26** in order to remain covered under the Plan whenever the employee is covered.
 - Previously, the child must have become totally and permanently disabled before turning age 19 in order to remain covered under the Plan whenever the employee is covered.

Evidence of the child's total and permanent disability must be provided in the form of a Social Security Disability Award and must be submitted within 6 months following an eligible child's 26th birthday.

2. Effective December 16, 2024 the Plan has **expanded** the rules related to suspending or deferring Retiree Coverage.

If you retire on or after December 16, 2024, you and your dependent or spouse may **defer** or **suspend** your and/or your dependent or spouse's **medical and/or dental coverage under the Plan** and may re-enroll at a later date to either medical and/or dental coverage through the Plan, so long as you and your dependent or spouse were continuously covered under other **group** medical and/or dental coverage, and you submit proof of such continuous **group** medical and/or dental coverage. **There is no limit on the number of times you can re-enroll.** The rule stating that retirees who **opt out** of retiree medical or dental coverage at retirement will never be eligible again in the future, remains unchanged.

3. For all new claims beginning on or after March 1, 2025, the Plan's requirements for the taxable Short-Term Disability Benefit of \$150 per week has become **stricter**:

If you are applying for Short-Term Disability, you **must provide proof of receipt of either California State Disability Insurance (SDI) or workers' compensation benefits (copy of check stub, screenshot of online payment activity record, electronic benefit payment notification, or similar) in order to claim this benefit.**

- This aligns the Plan's requirements for Short Term Disability, Paid Family Leave and SUB. For all three wage replacement benefits, California EDD claim stubs (or similar proof) will be required when filing a claim. To file a claim with EDD, please visit <https://edd.ca.gov>.
- An updated Application with Instruction for the Plan's Short Term Disability Benefit **can be found on the member portal.**

These changes are made pursuant to Amendment 33 to the Formal Plan Rules, which can be found on the member portal – www.ualocal393benefits.org (in the documents tab). Please contact the Plan's Administration Office at the telephone number above, if you have any questions concerning this Summary, the Health and Welfare Plan or your coverage.