

Summary of Material Modification to the Western States Health & Welfare Trust Fund of the OPEIU

This Summary of Material Modification (“SMM”) modifies some of the information contained in the Summary Plan Description (“SPD”) for the Western States Health & Welfare Trust Fund of the OPEIU (the “Plan”) that describes the Plan as of January 1, 2016.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

Modification

Restriction on Venue. Effective December 1, 2017, a participant or beneficiary shall bring an action against the Plan only in federal district court in Portland, Oregon.