

Summary of Material Modifications 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

Effective May 1, 2017, the eligibility and participation requirements for obtaining coverage may differ from the work-month, lag-month, and coverage-month eligibility requirements described in Section 4 of the SPD (“Eligibility and Participation Requirements”), depending on your employer. With the Trustees’ approval, your employer may have entered into an agreement with the Union that alters the work requirements for initial and continuing eligibility for benefits. For example, your employer and the Union may have agreed to eliminate the lag month in determining your eligibility.

For further information regarding possible changes to the Plan’s eligibility rules involving your particular employer, please contact your Plan Administrator at 503-224-0048.