



CEMENT MASONS AND PLASTERERS LOCAL 797 BENEFIT FUNDS

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SUMMARY OF MATERIAL MODIFICATIONS to the Cement Masons and Plasterers Health and Welfare Trust

October 2018

TO: All Participants of the Cement Masons and Plasterers Health and Welfare Trust
FROM: The Board of Trustees

This document is a Summary of Material Modifications intended to notify you of the important changes made to the Cement Masons and Plasterers Health and Welfare Trust benefit plan (“the Health and Welfare Plan”) since the Summary Plan Description was last distributed to you.

After careful consideration, the Board of Trustees has decided to lower the hour bank maximum a member will be able to save. Effective **January 1, 2019** the new maximum hours you will be able to save are 600, which equates to 6 full months of coverage. Any bank balances over 600 will be adjusted to reflect the new maximum on the effective date. This change benefits the projected financial standing of the Health and Welfare Plan, and in turn will help maintain your current out of pocket costs.

Please contact the Health and Welfare Plan Administrative Office at the following address or telephone number, if you have any questions concerning this Summary, the Health and Welfare Plan or your coverage: BeneSys, Inc., 8311 W. Sunset Road, Suite 250, Las Vegas, NV 89113, telephone number (702) 415-2190.

*This document has been uploaded and is available on the participant website at
www.opcmia797benefits.org*