

**UNITE HERE Local 25 and Hotel Association Of Washington, D.C.
Health and Welfare Fund**

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

4301 Garden City Drive, Suite 201
Landover, Maryland 20785-6102
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

SUMMARY OF MATERIAL MODIFICATIONS

NOTICE TO PARTICIPANTS AND COBRA BENEFICIARIES OF THE UNITE HERE Local 25 and Hotel Association of Washington, D.C. Health and Welfare Fund Important Information Regarding Your Welfare Fund Benefits
--

To all Participants and COBRA Beneficiaries:

This notice is a Summary of Material Modifications ("SMM") and provides important information about certain changes and improvements to the UNITE HERE Local 25 and Hotel Association of Washington, D.C. Health and Welfare Fund. Please read this notice carefully and keep it with you Welfare Fund Summary Plan Description for future reference. The Board of Trustees reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Plan. The Board also reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan or any benefits provided under the Plan (or eligibility for such benefits), in whole or in part, at any time and for any reason.

CHANGES TO THE WELFARE FUND EFFECTIVE JANUARY 1, 2014

Page 11 of the SPD shall read as follows, effective January 1, 2014. New language is indicated in double-underlined and bolded text and deleted language is indicated by strikethrough.

Initial A List Eligibility and Coverage

Effective January 1, 2014, You will become eligible **TO SIGN UP FOR** A List Medical Coverage on the first day of the month following ~~six months(6)~~ **Sixty (60) consecutive days** for which your Employer designates you as an A List employee ("First Eligibility Month"). **IF YOU HAVE BEEN AN A LIST EMPLOYEE FOR SIXTY CONSECUTIVE DAYS BUT FEWER THAN SIX MONTHS, PLEASE CONTACT THE FUND OFFICE AT 1-800-638-2972 TO OBTAIN INFORMATION ABOUT HOW YOU CAN ENROLL FOR COVERAGE.**

If you have any questions concerning this Notice or your Welfare Fund benefits, please contact Associated Administrators, LLC at (800) 638-2972. This is a toll free number.

Sincerely,
Board of Trustees
UNITE HERE Local 25 and Hotel Association of Washington, D.C. Health and Welfare Fund

Please attach this Summary of Material Modifications to your Summary Plan Description and other plan documents for future reference. If you have any questions regarding the information in this Summary of Material Modifications, or if you need another copy of the Summary Plan Description, please contact the Fund Office. While every effort has been made to make this Summary of Material Modifications (SMM) as complete and as accurate as possible, it does not restate the existing terms and provisions of the Plan other than the specific terms and provisions it is modifying. If any conflict should arise between this summary and the terms of the Summary Plan Description (other than with respect to the specific terms and provisions this summary is modifying), or if any point is not discussed in this summary or is only partially discussed, the terms of the SPD will govern in all cases. The Board of Trustees reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Plan. The Board also reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan or any benefits provided under the Plan (or eligibility for such benefits), in whole or in part, at any time and for any reason.