

Lithographers & Photoengravers

Local 285 Welfare Fund

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Summary of Material Modifications

In response to the ongoing COVID-19 pandemic and the resulting hardship and uncertainty that members may be facing, the Board of Trustees of the Lithographers & Photoengravers Local 285 Welfare Fund ("Fund") has adopted the following temporary changes to the Lithographers & Photoengravers Local 285 Welfare Plan. Please keep this document with your Summary Plan Description ("SPD") and your Summary of Benefits and Coverage ("SBC").

Employee Contribution

During the months of April, May and June 2020, the Fund is waiving the employee portion of monthly premiums for active employees of all contributing employers for all levels of coverage. We recognize that deductions may have already been made for employee premiums for the month of April. You should receive a credit from your employer for such deductions. There is no reduction in the amount of monthly employer contributions.

Effective for coverage in July 2020, the employee portion of the monthly premiums will resume as listed on the 2020 Benefit Election form.

Continuation of Coverage

Coverage under the Fund will be extended through July 31, 2020 for any active employee (and his or her dependents) who would otherwise lose coverage during the month of April, May, June or July 2020 (ie, due to termination or layoff) at no cost to the employer or employee.

Note this extension of coverage does not affect employer obligations to remit contributions to the Fund for each month of covered employment, which are dictated by the terms of the applicable collective bargaining agreement. Also note that the Trustees reserve the right to modify this extension of coverage in response to changes in the law.

Please keep this Summary of Material Modifications with your Summary Plan Description. If you have any questions about the coverage provided under the Lithographers and Photoengravers Local 285 Welfare Fund, the Summary Plan Description, or these changes, please contact the Fund Office.