

**Industry And Local 338
Pension And Welfare Funds**

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Summary of Material Modification

The following is a Summary of Material Modification (change) to your Summary Plan Description ("SPD") booklet. This document should be kept with your SPD and other communications, as these documents collectively are designed to help you better understand your rights under the Plan. If there is any discrepancy between the terms of the Plan or any amendment and this document, the provisions of the Plan, as amended, will control.

The Board of Trustees of the Industry and Local 338 Welfare Fund is pleased to announce that effective September 11, 2014, all in and out-of-network ambulance charges are covered at 100%, up to a maximum of \$2,000, with no co-payment.