

June 2020

THE STEAMFITTERS' INDUSTRY WELFARE FUND

IMPORTANT BENEFIT ANNOUNCEMENT REGARDING YOUR HEALTH COVERAGE

SUMMARY OF MATERIAL MODIFICATION TO THE SUMMARY PLAN DESCRIPTION (SPD)

This summary of material modification ("SMM") describes a change to the Steamfitters' Industry Welfare Fund and supplements the SPD. The effective date of this change is July 1, 2020. You should read the SMM very carefully and retain this document with your copy of the SPD Document for future reference.

While every effort has been made to make this SMM as complete and accurate as possible, if any conflict should arise between this SMM and the Plan Document, the terms of the Plan Document will govern. If you have any questions about the SMM, please contact the Fund Office at the mailing address, telephone number or email address on the above letterhead.

❖ ACTIVE PARTICIPANT ELIGIBILITY

The Trustees, after careful deliberation, are pleased to announce a COVID-19 related modification for active participant health coverage eligibility. All participants will be granted a one-time quarterly extension for either the Third Quarter of 2020, Fourth Quarter of 2020 or First Quarter of 2021 if your aggregate four-quarter hours review period falls between 700 and 1,000.

This COVID-19 quarterly extension is supplementing the one-time career extension (if your aggregate four-quarter hours review period falls between 800 and 1,000) which remains in full force.

Please feel free to contact the Welfare Fund Department at (212) 465-8888, option 4 with any questions.

**THE TRUSTEES OF THE
STEAMFITTERS' INDUSTRY WELFARE FUND**

**Patrick Dolan, Jr.
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