

★★ SUMMARY OF MATERIAL MODIFICATIONS ★★

November 2017

To All Employees and Dependents:

This Summary of Material Modifications (SMM) is an amendment to your Plan Document/Summary Plan Description (SPD) booklet, which was effective January 1, 2012, to formalize language incorporating recent Trustee actions regarding your Plan.

REQUIREMENT FOR SPOUSES

We notified you in February 2017, that effective January 1, 2018, as a condition of coverage under the Health Fund, the Fund will require spouses to enroll in their employer's-sponsored benefit plan, if eligible to do so. If such coverage is offered, but the spouse does not enroll, then the Fund no longer will cover the spouse.

Since the release of that SMM, the Trustees have modified the provision as stated below in italics.

This new requirement will not affect dependent spouses if:

- a) the spouse is not employed;
- b) the spouse's employer does not offer any coverage; or
- c) *the spouse is required to make an employee contribution of \$97.00 or more per month for employee-only coverage under the lowest cost employer-sponsored plan.*

Please keep this SMM with your Plan Document/Summary Plan Description (SPD) booklet for future reference. If you have any questions, please call the Fund Office at (218) 728-4231, or toll-free at 1-800-570-1012.

Yours very truly,

THE BOARD OF TRUSTEES

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