

**★★ SUMMARY OF MATERIAL MODIFICATIONS ★★**

September 2014

To All Employees and Dependents:

This Summary of Material Modifications is an amendment to your Plan Document/Summary Plan Description (SPD) booklet to incorporate recent Trustee action regarding your Plan.

**Change of Employee Assistance Program Manager from CIGNA to Total Employee Assistance Management, Inc. (T.E.A.M., Inc.).**

Effective August 1, 2014, the Plan has changed Employee Assistance Program (EAP) managers from CIGNA back to Total Employee Assistance Management, Inc. (T.E.A.M., Inc.) who previously was the EAP manager. The language on page IV-1 of the SPD now will state as follows:

**SCHEDULE IV**

**EMPLOYEE ASSISTANCE PROGRAM**  
**Active Employees and Dependents Only**

The Employee Assistance Program is a confidential resource that helps address various kinds of personal concerns. The program offers consultation, support, information, and planning as well as referrals to, professional resources in your community. Services include face-to-face counseling, telephone consultations, and support and educational materials for issues such as:

- Marital conflicts
- Legal issues
- Financial issues
- Family and relationship concerns
- Alcohol and/or chemical dependency
- Emotional and psychological issues
- Spiritual concerns
- Occupational/vocational issues and rehabilitation

*(over)*

The program is administered by Total Employee Assistance Management, Inc. (T.E.A.M., Inc.). Several key points about this program include:

- All counseling by T.E.A.M., Inc. has been prepaid by the Fund. However, when a referral is made to another care provider, the cost will be handled according to Plan provisions.
- Every consultation is confidential. No information will be given to either your employer or the Union unless you specifically request it.
- This counseling is available to you and your eligible dependents.

There is a T.E.A.M., Inc. office in the Duluth area located at: 4897 Miller Trunk Highway, Suite #207, Hermantown, MN 55811. It is located above Farley's Restaurant and Peak Fitness. Confidential assistance is available 24 hours a day by calling: 1-800-634-7710.

If you live outside the Duluth area, T.E.A.M., Inc. will arrange for either themselves or another provider in your area to assist you. Please call T.E.A.M., Inc. for further information.

***You are not required to use the EAP to receive treatment for a Mental Health Condition or Substance Use Disorder, but the EAP may be able to help you obtain needed services more quickly or at a lower cost to you.***

Please keep this Notice with your Plan Document/Summary Plan Description (SPD) booklet for future reference. If you have any questions, please feel free to contact the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES

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