

Lithographers & Photoengravers

Local 285 Welfare Fund

911 Ridgebrook Road

Sparks, MD 21152-9451

Phone: (866) 559-6512

www.associated-admin.com

December 2025

Summary of Material Modifications

(Change since your Summary Plan Description booklet was printed May 2019).

This insert is a Summary of Material Modifications (change) to your Summary Plan Description (SPD) booklet. Please keep this Insert with your booklet so you will have it when you need to refer to it. If there is any discrepancy between the terms of the Plan or any amendment and this Insert, the provisions of the Plan, as amended, will control.

I. Contributions for Last Month of Employment

Currently, monthly contributions (both employer contributions as well as employee contributions withheld from your pay) are owed for each month of your covered employment, including for the month in which you terminate employment with a participating employer. In accordance with the Fund's collections policy, contributions for your work in April, for example, must be remitted by your employer to the Fund by the 10th of the following month, May.

Effective January 1, 2026, monthly contributions (both employer contributions and employee contributions) will *not* be required for the month in which you terminate employment with a participating employer. Thus, for example, if you terminate employment with your employer in April, contributions for March, which must be remitted by your employer by April 10th will be the final month of contributions owed to the Fund.

II. Clarification on Participation

The Trustees have received inquiries about whether members may opt out of the Fund's coverage. The Fund's rules provide that members may *not* opt out of coverage under the Fund, except for members who are Bookbinders under certain collective bargaining agreements. All members who are Lithographers are required to participate in the Fund. This includes a) all covered employees at Kelly Press, and b) all covered employees who are Lithographers at Mosaic. If you are unsure whether you are a Lithographer or a Bookbinder, please contact the Fund Office.

This is not a change in Fund rules. This is only a clarification of the Fund's rules.

III. BOARD OF TRUSTEES

The Board of Trustees of the Fund consists of six members, three appointed by the PPPWU Local 285 and three appointed by the contributing Employers. The current Board of Trustees is:

UNION TRUSTEES

Mark Poole, Secretary
Pete Gragnani
Henderson Woodard

EMPLOYER TRUSTEES

Dave Ashton, Chair
David King
Tom Labadie

We suggest that you keep this Summary of Material Modifications with your Summary Plan Description. If you should have any questions about the coverage provided under the Fund, the Summary Plan Description, or these changes, please contact the Fund Office at (866) 559-6512.

Sincerely,

THE BOARD OF TRUSTEES