

Lithographers & Photoengravers

Local 285 Welfare Fund

911 Ridgebrook Road

Sparks, MD 21152-9451

Phone: (866) 559-6512

www.associated-admin.com

July 2020

Summary of Material Modifications

In response to the ongoing COVID-19 pandemic and the resulting hardship and uncertainty that members may be facing, the Board of Trustees of the Lithographers & Photoengravers Local 285 Welfare Fund ("Fund") has adopted the following temporary changes to the Lithographers & Photoengravers Local 285 Welfare Plan. Please keep this document with your Summary Plan Description ("SPD") and your Summary of Benefits and Coverage ("SBC").

Employee Contribution

During the month of August 2020, the Fund is waiving the employee portion of the monthly premium for active employees of all contributing employers for all levels of coverage. There is no reduction in the amount of monthly employer contributions.

Effective for coverage in September 2020, the employee portion of the monthly premiums will resume as listed on the 2020 Benefit Election form.

Extension of Coverage

Coverage under the Fund will be extended through August 31, 2020 for any active employee (and his or her dependents) who would otherwise lose coverage during the month of April, May, June, July, or August 2020 (ie, due to termination or layoff) at no cost to the employer or employee. However, the extension of coverage for the month of August is not available to members who have obtained employment with a non-participating employer.

Note this extension of coverage does not affect employer obligations to remit contributions to the Fund for each month of covered employment, which are dictated by the terms of the applicable collective bargaining agreement. Also note that the Trustees reserve the right to modify this extension of coverage in response to changes in the law.

Please keep this Summary of Material Modifications with your Summary Plan Description. If you have any questions about the coverage provided under the Lithographers and Photoengravers Local 285 Welfare Fund, the Summary Plan Description, or these changes, please contact the Fund Office.

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August 2020

Summary of Material Modifications

In response to the ongoing COVID-19 pandemic and the resulting hardship and uncertainty that members may be facing, the Board of Trustees of the Lithographers & Photoengravers Local 285 Welfare Fund ("Fund") has adopted the following temporary changes to the Lithographers & Photoengravers Local 285 Welfare Plan. Please keep this document with your Summary Plan Description ("SPD") and your Summary of Benefits and Coverage ("SBC").

Employee Contribution

During the months of September and October 2020, the Fund is waiving the employee portion of the monthly premium for active employees of all contributing employers for all levels of coverage. There is no reduction in the amount of monthly employer contributions.

Effective for coverage in November 2020, the employee portion of the monthly premiums will resume as listed on the 2020 Benefit Election form.

Extension of Coverage

Coverage under the Fund will be extended through October 31, 2020 for any active employee (and his or her dependents) who would otherwise lose coverage during the months of April, May, June, July, August, September, or October 2020 (ie, due to termination or layoff) at no cost to the employer or employee. However, the extension of coverage for the months of August, September and October is not available to members who have obtained employment with a non-participating employer.

Note this extension of coverage does not affect employer obligations to remit contributions to the Fund for each month of covered employment, which are dictated by the terms of the applicable collective bargaining agreement. Also note that the Trustees reserve the right to modify this extension of coverage in response to changes in the law.

Please keep this Summary of Material Modifications with your Summary Plan Description. If you have any questions about the coverage provided under the Lithographers and Photoengravers Local 285 Welfare Fund, the Summary Plan Description, or these changes, please contact the Fund Office.