

**PLUMBERS & STEAMFITTERS LOCAL 21
BENEFIT FUNDS**

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**SUMMARY OF MATERIAL MODIFICATION
TO THE
PLUMBERS AND STEAMFITTERS LOCAL 21 WELFARE FUND**

March 2025

To: Active Participants

From: The Board of Trustees

Re: USERRA Coverage

The Board of Trustees is committed to providing quality and affordable benefits to you and your family. This Summary of Material Modification ("SMM") describes changes to the Active Medical Plan of the Plumbers and Steamfitters Local 21 Welfare Fund ("Plan") effective January 1, 2025. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

Changes to Active Medical Plan for Military Leave:

Effective January 1, 2025, any hours accrued prior to the period a participant is on active military leave will not be forfeited during such leave and will be used to determine eligibility upon reinstatement after being discharged from military leave (not less than honorably). The Participant must notify the Plan Administrator in writing within the time periods listed in the Summary Plan Description and upon reinstatement, the Participant's coverage will not be subject to any exclusions or waiting periods other than those that would have been imposed had the coverage not been terminated.

All the other USERRA provisions, notices and other requirements remain the same.

As always, the Fund Office is available to assist you with any questions that you might have. If you have any questions, please contact the Fund Office at 914-737-7220.

Sincerely,

Board of Trustees
Plumbers and Steamfitters Local 21 Welfare Fund

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the "Trust Agreement"). The Trust Agreement is available upon request at the above address and may be inspected by you free of charge during normal business hours.

No individual other than the Board of Trustees has any authority to interpret the plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.