
**LOCAL 78 LEGAL SERVICES PLAN
SUMMARY OF MATERIAL MODIFICATIONS**

General. This is a Summary of Material Modifications (“SMM”) regarding the Local 78 Legal Services Plan Summary Plan Description (the “SPD”). This Summary of Material Modifications and previous SMM’s supplement the SPD previously provided to you. You should retain this document with your copy of the SPD.

Summary Description of Modification. The Board of Trustees of the Local 78 Legal Services Plan announces the following changes to the Plan, effective January 1, 2024.

1. Eligibility for legal services has been modified.

Currently, if you are a member in good standing of Local 78 and your dues are paid up-to-date, you are eligible to participate in the Plan for the period January 1 through December 31 if you worked at least five hundred (500) hours during the immediately preceding November 1 through October 31.

Under the new rules, a dues paying member in good standing who works at least **two hundred fifty (250) hours in a six-month eligibility period is entitled to six (6) months of coverage during the next coverage period. With this change, if you work the necessary hours in the earlier part of the year, you will not have to wait until January to become eligible for legal services.**

The new rules are explained in the following table:

If you work 250 hours during the following 6-month Work Period:	You will be eligible for legal services for the immediately following 6-month Coverage Period:
November 1 st through April 30 th	June 1 st through November 30 th
May 1 st through October 31 st	December 1 st through May 31 st

2. As an Eligible Member, unless otherwise prohibited by SPD, you are entitled to a limited consultation with a lawyer for any legal matter – even if your legal matter is not covered under the Plan. The limit per consultation will increase from two (2) to four (4) total hours.

Pawel Gruchacz, Director/Trustee
Joel Burgos, Trustee
Jan Sanislo, Trustee