

MASON TENDERS' DISTRICT COUNCIL WELFARE FUND

520 EIGHTH AVENUE, SUITE 600
NEW YORK, NY 10018-4196
(212) 452-9700

IMPORTANT NOTICE

To: Active Fund Participants
From: Board of Trustees
Mason Tenders' District Council Welfare Fund

Date: October 2020

This Notice describes temporary assistance for participants with respect to the eligibility requirements for coverage in the Mason Tenders' District Council Welfare Fund (the "Fund") for calendar year 2021. Please take the time to read this Notice carefully and keep it with your copy of the Fund's Summary Plan Description ("SPD").

Eligibility Assistance for Active Participants

As a result of the reduction in work this past spring due to the COVID-19 pandemic, we are pleased to announce that the Fund's Board of Trustees has adopted a rule that will provide assistance to many participants who were unable to work enough hours in covered employment to gain eligibility for the Fund's coverage for calendar year 2021.

Under this temporary rule, Local 78 members who are currently covered by the Fund as active participants will be granted credit for up to an additional 300 hours of work during the eligibility period that determines coverage for 2021 (11/1/19 – 10/31/20), **solely** for purposes of determining whether they have met the eligibility requirement of 1,000 hours of work for health coverage in 2021. For example, if an active Local 78 participant is credited with 700 hours of work during the eligibility period, he will nonetheless remain eligible for coverage under the Fund for 2021 due to this temporary assistance, even though he has 300 hours less than the amount required for coverage.

Please be assured that the Board of Trustees is continuously monitoring the needs of Fund participants during this unprecedented time.

If you have any questions regarding the information in this Notice, please contact the Fund Office.

This Notice is intended to provide you with an easy-to-understand description of certain important changes to the Fund's rules and plan of benefits. While every effort has been made to make this description as complete and accurate as possible, this Notice, of course, cannot contain a full restatement of the terms and provisions of the plan. For a full description of your rights under the Fund, please refer to the plan documents (including the SPD). If any conflict should arise between this Notice and the plan documents, or if any point is not discussed in this Notice or is only partially discussed, the terms of the plan documents (including the SPD) will govern in all cases.

The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Fund, or any benefits provided under the Fund, in whole or in part, at any time and for any reason, in accordance with the amendment procedures established under the plan and the trust agreement establishing the plan. The formal plan documents and trust agreement are available at the Fund Office and may be inspected by you during normal business hours. No individual other than the Board of Trustees (or its duly authorized designee) 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 (or its duly authorized designee) 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.

Notice of Grandfathered Health Plan Status

The Fund's Board of Trustees believes that the Fund is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Fund may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Medical Eligibility Department at the Fund Office, at 212 452-9700 or 520 Eighth Avenue, Suite 600, New York, New York 10018. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

ATTENTION: FREE LANGUAGE ASSISTANCE

This chart displays, in various languages, the phone number to call for free language assistance services for individuals with limited English proficiency.

Language	Message About Language Assistance
1. Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
2. Chinese	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
3. French	ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
4. Italian	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
5. German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
6. Tagalog	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
7. Arabic	Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003 لصتا مقرب تظوحم: اذا تنك ثدحتت ركذا ةغلا، ناف تامدخ ةدعاسملا ةيوغلا رفاوئت كل ناجملا.
8. Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003 번으로 전화해 주십시오.
9. Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
10. Polish	UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
11. Urdu	Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003 نیرک رادریخ: رگا پا ودرا ےتلوب نیہ، وت پا وک نابز یک ددم یک تامدخ تغم نیم بایتسد نیہ۔ لاک
12. Yiddish	ביא ריא טדער שידיא, וענעז נאהראפ ראפ רייא קארפש פליה סעסיוורעס יירפ נופ לאצפא. טפור Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003 :מאזקרעמפיוא
13. Bengali	লক্ষ্য করনঃ যিদি আপিন বাংলা, কথা বলেত পােরন, তাহেল িনঃখরচায় ভাষা সহায়তা পিরেষবা উপল্ আছ। েফান করন Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
14. French Creole (Haitian)	ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
15. Hindi	ध्यान दः यद आप हदी बोलते ह तो आपके िलए मुफ्त म भाषा सहायता सेवाएं उपलब्ध ह । Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
16. Gujarati	ધુના: જો તમે જરાતી બોલતા હો, તો િન:લ્લુ ભાષા સહાય સેવાઓ તમારા માટા ઉપલબ્ધ છ. ફોન ક્રો Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
17. Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003
18. Portuguese	ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para Fund Office at 1-212-452-9700 or Aetna at 1-888-982-3862 or Optum at 1-866-880-5003

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TRUST FUNDS
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**SUMMARY OF MATERIAL MODIFICATIONS NOTICE
FOR
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