

I.U.P.A.T. DISTRICT COUNCIL NO. 51

HEALTH AND WELFARE FUND

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November 2023

Dear Participant:

This Summary of Material Modifications [SMM] serves as your notice of material changes to the 2019 Summary Plan Description [SPD] of the IUPAT District Council No. 51 Health and Welfare Fund. These changes are effective as outlined below:

Weekly Disability Income

Effective for new claims with a non-occupational injury or sickness date occurring on or after January 1, 2024, the schedule of benefits for Weekly Disability Income/Loss of Time Benefits is amended as follows (see changes in **bold**) :

Payable for non-occupational loss of time	
Number of weeks payable per calendar year	26
Day coverage begins:	
For Injury	1 st day
For Sickness	8 th day
Weekly Benefit:	
1 st thirteen weeks.....	\$500
Next thirteen weeks.....	\$500

The changes noted above represent an increase in the Weekly Disability Income benefits currently available (currently \$400 for the first thirteen weeks and \$300 for the next thirteen weeks).

Please note that Weekly Disability benefits will not be provided to participants who collect unemployment benefits during their periods of disability.

All other rules of the Plan remain unchanged and are more fully described in the Summary Plan Description (SPD) dated January 2019.

Please keep this Notice with your copy of the 2019 SPD, which is available on Zenith's Participant Edge website (<https://edge.zenith-american.com>) and at <https://iupatdc51.com>, for future reference.