

December 2016

THE STEAMFITTERS' INDUSTRY WELFARE FUND

SUMMARY OF MATERIAL MODIFICATION TO THE PLAN

IMPORTANT BENEFIT ANNOUNCEMENT REGARDING YOUR HEALTH COVERAGE

This summary of material modification ("SMM") describes changes to the Steamfitters' Industry Welfare Fund and supplements the Summary Plan Description ("SPD"). The effective date of this change is January 1, 2017. You should read the SMM very carefully and retain this document with your copy of the SPD.

ACTIVE ELIGIBILITY

Family Coverage Upon the Participant's Death

[This Change Does Not Pertain to Retiree Coverage.]

If an active Participant dies while covered by the Fund, the health coverage for the Participant's Spouse and qualifying non-spouse Dependents will continue provided that the Participant had earned a minimum of fifteen (15) years of credited service in the Steamfitters' Industry Pension Fund ("Pension Fund") and worked for at least 15,000 hours in covered employment prior to his or her death.

Health coverage for the Participant's Spouse and qualifying non-spouse Dependents will continue until:

- (a) The Spouse remarries, or



- (b) The non-spouse Dependent reaches the end of the month of his or her 26th birthday, or
- (c) The Participant's mentally, developmentally, or physically handicapped Dependent is determined by the Trustees to no longer be incapable of self-support because of a mental, developmental, or physical incapacity.

If a Participant dies while covered by the Fund, but has not met the requirements set forth above, the health coverage for the Participant's Spouse and qualifying non-spouse Dependents will continue for three (3) years calculated from the end of the month of the Participant's death. Coverage will terminate prior to three (3) years upon the occurrence of (a), (b) or (c) above.

Health coverage for surviving Spouses and qualified non-spouse Dependents is provided in accordance with the Plan's applicable coordination of benefit regulations. Health coverage includes only hospital, medical, prescription drug, dental, vision care, and hearing aid benefits.

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Should you have any questions regarding this benefit announcement or about any aspect of your employee benefit programs please contact the Fund Office at 212.465.8888.

**THE TRUSTEES OF THE
STEAMFITTERS' INDUSTRY WELFARE FUND**

Patrick Dolan, Jr. (Co-Chairman)	Anthony Saporito (Co-Chairman)
Brian Wangerman	Edward English
Patrick Norton	William McMorrow, Sr.