



PLUMBERS AND PIPEFITTERS LOCAL #333 FRINGE BENEFIT FUNDS



IMPORTANT NOTICE

To: All Eligible Participants, Dependents and Beneficiaries of the Plumbers and Pipefitters Local 333 Health & Welfare Fund (the “Fund”)

Re: Death Benefits for Retirees Age 71 and Older

Date: January 2020

WHAT IS THIS NOTICE ABOUT?

This notice (the “Notice”) discusses a correction to the recent Summary Plan Description (“the SPD”) which was mailed to you. The SPD provides you with an outline of the benefits you are eligible for under the Plumbers and Pipefitters Local 333 Health and Welfare Fund. Included in the SPD is a chart outlining the death benefits available to various classes of Participants and Retirees. **NO CHANGES HAVE BEEN MADE TO YOUR LIFE INSURANCE BENEFITS.** However, there was a typographical error in the chart, and the corrected chart is listed below:

Participant/Beneficiary	Principal Sum
Active and Class O Participants (to age 70)	\$50,000
Active and Class O Participants (age 71 or older)	\$25,000
Retirees (to age 70)	\$25,000
Retirees (age 71 or older)	\$15,000 \$12,500
Spouse/Surviving Spouse (to age 70)	\$5,000
Spouse/Surviving Spouse (age 71 or older)	\$2,500
Disabled Active Participant	\$50,000
Dependent children (over 6 months of age)	\$5,000
Dependent children (under 6 months of age)	\$500

HOW DOES THIS NOTICE AFFECT ME?

The Fund has contracted with a life insurance company to provide death benefits in the amounts listed in the chart above. If you are a Participant, Retiree or Beneficiary claiming a death benefit provided by the Fund, the terms and conditions of the underlying policy of insurance issued by the insurance carrier govern, in addition to any eligibility requirements of the Plan Document. You can request a copy of the insurance policy by contacting the Plan Administrator at (517) 321-7502.

(See Reverse Side)

WHAT DO I NEED TO DO?

There is nothing you need to do at this time. The correction regarding the death benefit for Retirees age 71 and Older goes into place automatically. Please keep this Notice in a safe place for ease of reference.

IMPORTANT REMINDER

This Notice is a summary and not an official Plan Document. The actual terms of the Plan are contained in the Plan Document, which you may view by contacting the Plan Administrator. In the event of any ambiguity in or omission from this Notice, or any conflict between this Notice and the Plan Document, the Plan Document will govern. If you have questions regarding this Notice, please call the Plan Administrator at (517) 321-7502.

Sincerely,

*The Board of Trustees
Plumbers and Pipefitters Local 333 Health and Welfare Fund*