trust fund office
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employer health fund
employer pension plan
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SUMMARY OF MATERIAL MODIFICATIONS

December 4, 2025

This notice contains important information regarding recent changes to the Southern California Local Union 831 – Employer Health Fund (the "Health Plan"). Please keep this notice with your Health Plan documents.

The following language is added to your summary plan description in Section 9 "Employee Assistance Program: Claremont EAP" after the first paragraph:

> Effective July 1, 2025, if you are a dues paying member of DC 36, you no longer have EAP coverage under this Plan. EAP coverage for dues paying members of DC 36 is provided through the DC 36 Canopy EAP. The DC 36 Canopy EAP may be contacted by phone at 1-800-433-2320, text to 1-503-850-7721 or by email to info@canopywell.com.
>
> If you are not a dues paying member of DC 36, then your EAP coverage is through this Plan."

For additional information or if you have any questions regarding this policy change, please do not hesitate to contact the Fund's Administrative Office at (626) 279-3080.

Grandfathered Status Notice

The Southern California Local Union 831 — Employer Health Fund believes this plan 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 your plan 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 Trust Fund Office at 1055 Park View Drive Suite 111 Covina, CA 91724 or (877) 572-7005. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (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.