

**DIVISION 1181 A.T.U. – NEW YORK WELFARE FUND**  
**101-49 Woodhaven Boulevard, Ozone Park, N.Y. 11416**  
**(718) 845-5800**

November 2013

Dear Participant:

Enclosed is the Summary of Material Modifications that has been recently adopted by the Trustees.

Please keep a copy for your records.

Very truly yours,

THE FUND OFFICE

**DIVISION 1181 A.T.U. - NEW YORK WELFARE FUND  
SUMMARY OF MATERIAL MODIFICATIONS**

The Board of Trustees of the Division 1181 A.T.U. – New York Welfare Fund has adopted the following additional changes to the Division 1181 A.T.U. – New York Welfare Fund’s Active Plan of Benefits, effective as of September 24, 2013. You should keep this document with your Summary Plan Description (“SPD”).

1. The following paragraph is added after the eighth paragraph of Part E (“Appeal Procedures”) of Section 18 of the SPD:

If you wish to file suit for a denial of a claim of benefits, you must do so within three (3) years of the date the Trustees denied your appeal. For all other actions, you must also file suit within three (3) years of the date on which the violation of Plan terms is alleged to have occurred. Additionally, if you wish to file suit against the Plan or the Trustees, you must file suit in the United States District Court for the Eastern District of New York, Brooklyn Courthouse. These rules apply to you, your spouse, Dependent, or beneficiary, and any provider who provided services to you or your spouse, Dependent or beneficiary. This Section applies to all litigation against the Fund, including litigation in which the Fund is named as a third party defendant.”