

**DIVISION 1181 A.T.U. – NEW YORK WELFARE FUND**  
**20 North Central Avenue, Valley Stream, N.Y. 11580**  
**(718) 845-5800**

May 4, 2018

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  
ACTIVE SUMMARY OF MATERIAL MODIFICATIONS**

**The Board of Trustees of the Division 1181 A.T.U. – New York Welfare Fund is pleased to announce that it has made the following benefit improvements and changes to the Division 1181 A.T.U. – New York Welfare Fund’s Active Plan of Benefits (“Plan”) such as the removal of various annual and lifetime limits on certain benefits. Please keep this document with your Summary Plan Description (“SPD”).**

1. Effective May 1, 2017, items 2, 3, 5, 6, and 7 under Section 6(F) (“Limited Covered Medical Expenses: (Per Covered Person)”) are deleted to remove coverage limits and all items are renumbered accordingly.

2. Effective May 1, 2017, with respect to item 4 under Section 6(F), the \$1,500 annual limit on podiatric services has been removed, but the specific exclusions for certain treatments related to podiatric services remain excluded from coverage.

3. Effective May 1, 2017, your life insurance and accidental death and dismemberment benefits are provided by The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004. There has been no change in the amount of the insurance coverage. The Fund continues to provide \$20,000 in life insurance and \$10,000 in accidental death and dismemberment benefits for Participants through this new policy with The Guardian Life Insurance Company of America. The benefits are governed by the terms of the insurance contract with The Guardian Life Insurance Company of America and The Guardian Life Insurance Company of America processes these benefits. You will receive more information on these benefits in the near future.

4. Effective July 1, 2016, the last paragraph of item 1 in Section 5(D) (“Special Conditions”) on page 15 is deleted.

5. Effective January 1, 2015, the second sentence of Section 5(B) (“Out-Patient Services”) on page 14 is deleted and replaced with the following:

There is a \$100 copayment for in-network emergency room services, which will be waived if you are admitted to the Hospital.

6. The phrase “except as provided in item 6 below” in the first paragraph of Section 6(C) (“Covered Major Medical Expenses”) on page 19 is deleted.

7. Effective July 1, 2016, the following new paragraph is added after “Source of Contributions” on page 73:

**Funding Medium:** The assets of the Fund are held in trust administered by the Board of Trustees. The assets of the Fund are used to pay benefits and administrative expenses of the Fund.

8. Effective July 1, 2016, the list of Employer Trustees on page 73 is deleted and replaced with the following:

**EMPLOYER TRUSTEES**

Stanley Brettschneider  
Mintz & Gold LLP  
600 Third Ave., 25<sup>th</sup> Fl.  
New York, N.Y. 10016

Neil Mancuso  
Boro Transit, Inc.  
50 Snediker Avenue  
Brooklyn, N.Y. 11207

Neil Strahl, Secretary  
Pioneer Transportation, Inc.  
2890 Arthur Kill Road  
Staten Island, N.Y. 10309

Corey Muirhead  
Logan Bus Company, Inc.  
97-14 Atlantic Avenue  
Ozone Park, N.Y. 11416

**UNION TRUSTEES**

Michael Cordiello, Chairman  
Division 1181 A.T.U.  
20 North Central Avenue  
Valley Stream, N.Y. 11580

Jean-Claude Calixte  
Division 1181 A.T.U.  
20 North Central Avenue  
Valley Stream, N.Y. 11580

James Hedge  
Division 1181 A.T.U.  
20 North Central Avenue  
Valley Stream, N.Y. 11580

Tomas Fret  
Division 1181 A.T.U.  
20 North Central Avenue  
Valley Stream, N.Y. 11580