

**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 (“Fund”) is pleased to advise you of the following new benefits under the Division 1181 A.T.U. – New York Welfare Fund’s Active Plan of Benefits (“Plan”). Please keep this document with your Summary Plan Description (“SPD”).

1. Effective January 1, 2018, the Fund’s Weekly Disability Benefit for Participants described in Section 7 of the SPD is now being insured by ShelterPoint Life Insurance Company beginning on the 8<sup>th</sup> calendar day that the Participant is out of work due to Disability. The Weekly Disability Benefit due from the first through 7<sup>th</sup> day is still paid by the Fund directly. Any claims and appeals for Weekly Disability Benefits insured by ShelterPoint will be handled by ShelterPoint and will follow with ShelterPoint’s claims and appeals procedures in its insurance contract with the Fund.

You can find detailed information about this benefit in the booklet provided by ShelterPoint Life Insurance Company. If you have specific questions or if you wish to review the terms of the insurance policy, you may contact ShelterPoint Life Insurance Company at:

ShelterPoint Life Insurance Company  
1225 Franklin Avenue, Ste. 475  
Garden City, NY 11530  
800-365-4999

2. Effective January 1, 2018, Section 9(E) (“Drugs Covered at No Cost Sharing”) is revised by adding the following new paragraph:

The Fund covers certain generic, low- or moderate-dose statin drugs for prevention of cardiovascular disease for eligible Participants and Dependents ages 40 through 75 at no cost-sharing, subject to the Fund’s medical management guidelines. Please contact Express Scripts at (800) 711-0917 for more information or with any questions.

3. Effective April 1, 2018, Section 1, the definition of “Dependent,” subsection C (“Dependent Children with Disabilities.”) is modified by adding the following sentence at the end thereof:

If your claim for this extension of Dependent coverage is denied based on a determination of disability by the Fund, the Fund will provide you with notifications in a denial letter, including any appeal denial letter, as required by law for disability claims.

4. Effective January 1, 2018, Section 23, "Source of Benefits" is deleted in its entirety and replaced with the following:

**Source of Benefits:** Benefits are provided on a self-funded basis through a jointly administered trust. The weekly disability benefit in Section 7 is provided through a policy of insurance with ShelterPoint Life Insurance Company after the first seven days. ShelterPoint Life Insurance Company provides claims processing services for these benefits. The life insurance and accidental death and dismemberment benefit in Section 11 are provided through a policy of insurance with First Unum Life Insurance Company. First Unum Life Insurance Company provides claims processing services for these benefits.