

INLAND

Refrigeration & Air Conditioning

HEALTH & WELFARE TRUST FUND

SUMMARY OF MATERIAL MODIFICATIONS

Date: April 2016

To: All Plan Participants and Beneficiaries

From: Board of Trustees

Re: Summary Plan Description Change ("Paid Time Off")

The collective bargaining parties' 2015-2019 collective bargaining agreement (the Southern California Airconditioning and Refrigeration Service Master Labor Agreement), effective September 1, 2015, requires paid time off contributions and provides for paid time off benefits, where formerly the parties' collective bargaining agreement required vacation and holiday contributions and provided for vacation and holiday benefits. Per this 2015-2019 Service Master Labor Agreement, paid time off benefits are intended to include, but not be limited to, vacation, holiday, sick leave, parental leave, personal time, and jury duty.

The Health and Vacation Plan of Benefits Summary Plan Description was amended and restated effective August 1, 2015 and distributed to participants and beneficiaries at that time. The Board of Trustees of the Inland Refrigeration and Air Conditioning Health and Welfare Trust Fund has now revised this Summary Plan Description to be consistent with the Service Master Labor Agreement. Accordingly, effective September 1, 2015 the Summary Plan Description is renamed the Health and Paid Time Off Plan of Benefits Summary Plan Description. In addition, each instance of the word "vacation," or "Vacation," in the Summary Plan Description, is changed to "paid time off," or "Paid Time Off," as the case may be. These changes modify the Summary Plan Description that was previously provided to you, dated August 1, 2015.

Please keep this important Summary of Material Modifications and Notice with your copy of the Summary Plan Description and other important Health & Welfare Trust Fund information. Should you have any questions, please contact the Trust Fund Office (Southern California Pipe Trades Administrative Corporation), whose contact information is given below.

