

BSA-ILA Health, Welfare and Clinic Fund

PLAN NUMBER 501

EIN 04-6063728

Summary of Material Modification

Trustee Vote:	December 2, 2015
Effective Date of Plan Change:	January 1, 2016
Plan Change:	Increase of Life Insurance Change of Insurance Carrier

This Summary of Material Modification (SMM) concerns the vote taken by the Trustees on December 2, 2015 to amend Plan 501 as follows:

Each Qualified Employee is insured by group life insurance in amounts currently set by the Trustees at \$50,000, \$75,000 and \$125,000. If the Qualified Employee completes the appropriate election form as provided by the Plan Administrator for this benefit, the amount may be increased to either \$75,000 or \$125,000. Those Qualified Employees who previously selected coverage of \$100,000 may remain at that level of coverage or opt for the other amounts being offered. The Trustees have the right to change these amounts or terminate this benefit at any time. Life Insurance benefits are insured and paid by the The Hartford Insurance Company.

The Hartford Insurance Company also was chosen to be the insurance carrier for the short-term disability benefit.

The effective date of these Plan changes is January 1, 2016.