

**SUMMARY OF MATERIAL MODIFICATIONS
TO THE BRICKLAYERS & ALLIED CRAFTWORKERS
LOCAL 8 NY HEALTH PLAN**

(September 1, 2024)

1. General. This is a summary of material modifications regarding the Bricklayers & Allied Craftworkers Local 8 NY Health Plan. This summary of material modification supplements the Summary Plan Description (the “SPD”) previously provided to you. You should retain this document with your copy of the SPD.

2. Sponsor Information. The legal name, address and federal employer identification number of the Sponsor are:

Board of Trustees
Bricklayers & Allied Craftworkers
Local 8 NY Health Fund
701 W. State St.
Ithaca, NY 14850
(607) 272 3853

EIN: 16-6058900

3. Summary Description Modification. Effective September 1, 2024, the Section entitled “Paid Time Off Benefit- Wage Replacement Accounts (WRAs)” is amended to provide that the balance in your Paid Time Off Benefit – Wage Replacement Account will be forfeited both at retirement and after a 12 consecutive month period in which you fail to work any hours in Covered Employment under the Plan. The Section will now read as follows:

PAID TIME OFF BENEFIT WAGE REPLACEMENT ACCOUNT

What is this account for?

To accommodate for New York State’s Paid Sick Leave Law, BAC 3 NY and the various Employer Associations have negotiated into the 2022-2025 Collective Bargaining agreement a comparable benefit of \$1/hour. Your Wage Replacement Account will provide you with taxable paid time off or vacation benefits.

How is this account funded?

Employers are paying the \$1.00/hour (reduced by a percentage rate for apprentices) as a pre-tax contribution to the BAC Local 3 Health & Welfare Fund.

How do I apply for payment for paid time off?

To claim Paid Time Off benefits, you must complete an application. A copy of the application can be obtained from the Fund Office or on Fund’s website. The completed and signed application must be submitted to the Fund Office within 60 days after the end of the month in which your absence from work occurred. If your completed application is not received by the Fund Office within that 60-day period, you will not be entitled to the benefit and your claim will be denied. Paid Time Off benefits may only be claimed after the date of your absence from work.



How many days at a time can I request?

You may receive paid time off or vacation benefits from your Wage Replacement Account when not working for an Employer, provided you have a sufficient balance in your Wage Replacement Account. Paid Time Off must be used in increments of 4 hours (i.e., a half day) or 8 hours (i.e., a full day).

How do I know my account balance?

You can call or email the fund office during business hours to obtain the balance in your account.

How much will I be paid?

The amount of the benefit shall be equal to 8 hours of your base pay, specified in the BAC Local 3 NY Collective Bargaining Agreement, (or 4 hours of pay in the case of a half day), less applicable employee and employer Social Security, Medicare, unemployment taxes and income tax withholdings. If you apply for benefits for more than one day, you will receive one check for all days applied for assuming you have a sufficient balance in your WRA.

Can I request payment while I am collecting unemployment benefits?

No. You may not receive Paid Time Off benefits for time periods during which you are receiving unemployment benefits or after your retirement.

What happens to the unused balance of my WRA at the end of the year?

Unused contributions will remain in your account for future use until forfeited as provided below.

What happens to the unused balance when I leave the industry or retire?

Your Wage Replacement Account is intended to provide Paid Time Off Benefits from work. Therefore, the balance of your WRA will be forfeited at the end of a 12 consecutive month period in which you do not work any hours in Covered Employment or 60 days after you begin receiving a pension from the Bricklayers Local 8 Pension Plan, whichever shall first occur.

How am I taxed on the payments made to me from this account?

Social Security, Medicare, unemployment taxes and income taxes will be withheld from your reimbursement. Your reimbursement will also be reduced by (as applicable) the employer Social Security, Medicare, and unemployment taxes. The Fund Office will issue a W-2 at the end of each year for reimbursements made. Please consult your tax advisor regarding the tax implications of using this benefit.

This notice constitutes your summary of material modifications as required by section 104(b) of ERISA and should be kept with your copy of the Plan's summary plan description and other important plan documents.

Dated: August 2024

