

**STA-ILA BENEFITS TRUST FUND
FOR PENSIONERS**

**SUMMARY OF MATERIAL MODIFICATIONS
(Modification #1 to October 1, 2021 SPD Restatement)**

The Trustees hereby announce a change in the number of Pension Credits (or in some instances, the Years of Vesting Service) needed in order for a Surviving Spouse to qualify for benefits under the **STA-ILA Benefits Trust Fund** (the “Plan”). Previously, the active Employee generally needed to have earned 20 Pension Credits prior to death; now the active Employee only needs to have earned 15 Pension Credits. This notice states the changes made to the information contained in page 10 of your current Summary Plan Description (referred to as an “SPD”).

You should:

- Read this notice carefully, and if you have any questions, contact the Plan Administrator at (410) 633-9311.
 - Keep this notice in a safe place along with a copy of your Summary Plan Description for handy reference.
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Eligibility of Surviving Spouses of Certain Active Employees

Effective October 1, 2021, the surviving Spouse of an active Employee is eligible for Pensioner coverage if the active Employee dies with at least 15 Pension Credits (as defined in the STA-ILA Pension Plan), or with at least 15 Years of Vesting Service if the Employee was active beyond his “Required Beginning Date.” If the Employee died on or after attaining age 50, or if the Employee was eligible to retire on a Service Pension at the time of death (as provided for in the STA-ILA Pension Plan), the Pensioned Spouse is eligible for Pensioner coverage immediately after the active Employee coverage ends. However, if the Employee died prior to age 50 and was not eligible to retire on a Service Pension at the time of death, the Pensioned Spouse’s coverage begins when the Employee would have been age 50, had he or she lived.

The members of the Board of Trustees are on the following two pages.

Sincerely,

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January 2022**

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