

December 1, 2019

**SUMMARY OF MATERIAL MODIFICATION
TO THE
SUMMARY PLAN DESCRIPTION
OF THE
INTERNATIONAL ASSOCIATION OF HEAT
AND FROST INSULATORS AND ALLIED WORKERS
LOCAL NO. 26 WELFARE PLAN**

This Summary of Material Modification to the Summary Plan Description of the International Association of Heat and Frost Insulators and Allied Workers Local No. 26 Welfare Plan (the “Plan”) reflects a change to the insurer for life, accident and disability Plan benefits.

Effective October 1, 2019, The Hartford replaced Aetna Life Insurance Company as the insurer for life, accident and disability Plan benefits. The level of coverage remains the same, but there are certain instances where the coverage provided by The Hartford differs from the coverage provided by Aetna Life Insurance Company. See the enclosed SIDE-BY-SIDE PRODUCT COMPARISON provided by The Hartford. (References in the SIDE-BY-SIDE PRODUCT COMPARISON to the “Current Aetna Provision” should be read to mean the “Prior Aetna Provision.”)

After reading this Summary of Material Modification, you should attach it to your copy of the Summary Plan Description. Keep in mind that it is only a summary. In the event of any ambiguity in the Summary of Material Modification or Summary Plan Description, or any inconsistency between the Summary of Material Modification or Summary Plan Description and the actual Plan documents (including insurance policies), your rights and benefits will be controlled by the Plan documents. Copies of the Plan documents are available for inspection in the Local 26 Funds Office during regular business hours. Any questions concerning the Plan should be directed to the Funds Office.

Material Modification

Effective October 1, 2019, the definition of “Insurer” in Section 2 of the Summary Plan Description (**DEFINITIONS**) is revised to read as follows.

Insurer means Excellus (d/b/a BlueCross Blue Shield) or MVP Health Care with respect to Health Coverage, and The Hartford with respect to Life, Accident & Disability Coverage.