



Northeast District Council of the O.P.C.M.I.A. Welfare Fund

Draft 8/14/25

SUMMARY OF MATERIAL MODIFICATIONS TO THE NORTHEAST DISTRICT COUNCIL OF THE OPCMIA WELFARE FUND

Date: August 2025

To: Participants in the Northeast District Council of the OPCMIA Welfare Fund

From: Board of Trustees of the Northeast District Council of the OPCMIA Welfare Fund

Re: Termination of Praetorian Guard Group and Tom DiMattina

The following summary describes changes to the Northeast District Council of the OPCMIA Welfare Fund (the “Plan” or the “Fund”). This summary is intended to satisfy the requirements for issuance of a Summary of Material Modification (“SMM”) under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). You should take time to read this material carefully and keep it with the copy of the Summary Plan Description (“SPD”) that was previously provided to you. If you need another copy of the SPD, or if you have any questions regarding these changes to the Plan, please contact the Fund Office, either in writing at 1406 Blondell Avenue, 2nd Floor, Bronx, NY 10461 or by telephone at 516-775-2280.

Change to Party to Submit Deductible Reimbursements Not Covered by Aetna Hospital Indemnity Plan

Effective September 1, 2025, the Fund has terminated its relationship with Tom DiMattina and Praetorian Guard Group. This means that all reimbursement requests submitted on or after September 1, 2025 that are not covered by the Aetna Hospital Indemnity Plan and are eligible for reimbursement under the Plan, must be submitted to the Fund Office using the following contact information:

- **By mail:** NEDC Welfare Fund
1406 Blondell Avenue, 2nd Floor
Bronx, NY 10461
- **By e-mail:** lisa.parisi@nedcfunds.org
- **By fax:** 516-775-4064

As currently described on pages 19-20 of the SPD, to receive a deductible reimbursement, you must submit verification of your claim in the form of an explanation of benefits (“EOB”) received from Aetna. Starting September 1, 2025, submit this EOB concerning your claim for reimbursements of deductibles directly to the Fund Office using the above contact information.

Change to SPD

To reflect this change, the last paragraph on pages 19 and 20 of the SPD is revised as follows:

In order for the Fund to provide you with these reimbursements, you must submit verification of your claim in the form of an explanation of benefits (“EOB”) received from Aetna. Please submit your EOB concerning your claim for reimbursement of deductibles directly to the Fund Office using the contact information provided below:

- **By mail:** NEDC Welfare Fund
1406 Blondell Avenue, 2nd Floor
Bronx, NY 10461
- **By e-mail:** lisa.parisi@nedcfunds.org
- **By fax:** 516-775-4064

For any questions related to the deductible reimbursement program, please contact the Fund Office at (516) 775-2280.

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees (or its duly authorized designee) reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the “Trust Agreement”). The Trust Agreement and the full Plan document are at the Fund Office and may be inspected by you free of charge during normal business hours.

No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.