



Operating Engineers Local 825 Fund Service Facilities

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April 15, 2015

SUMMARY OF MATERIAL MODIFICATION TO INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 825 SUPPLEMENTAL UNEMPLOYMENT BENEFIT FUND

This document is a Summary of Material Modification ("SMM") intended to notify you of a change to the eligibility rules under the International Union of Operating Engineers Local 825 Supplemental Unemployment Benefit Fund ("Plan"). This Summary is intended to satisfy the requirements for issuance of a SMM under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). You should take the time to read this letter 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 during normal business hours at:

*65 Springfield Avenue, Second Floor
Springfield, New Jersey 07081
Telephone: (973) 671-6800.*

The SPD is also available on the Plan's website at <http://www.825funds.org/>.

Geographic Limitations for Eligibility

To be considered eligible to receive supplemental unemployment benefits for a benefit week, you must meet the following conditions:

- (1) You must be unemployed on each day of the benefit week;
- (2) You must be registered at the Union Hiring Hall on each day of the benefit week;
- (3) You must be immediately ready and able to work on each day of the benefit week;

- (4) You must receive benefits from a state unemployment compensation board for the benefit week; and
- (5) You must submit a completed written application (as provided by the Fund Office) for supplemental unemployment benefits including proof of benefit payment from a state unemployment compensation board (this proof may include copies of an internet certification, bank statements, ATM card and withdrawal receipts, or state unemployment payment history).

Effective April 1, 2015, in addition to the above eligibility criteria, you must maintain your primary residence within one of the counties set forth in the attached listing. However, this geographic requirement for eligibility purposes shall not apply if you were eligible to receive supplemental unemployment benefits the benefit year April 1, 2014 through March 31, 2015.

The Plan Trustees retain the sole discretion to revise the list of counties that comprise this geographic eligibility requirement for any reason in the future.

Geographic Limitations By County:

New Jersey

Atlantic
Bergen
Burlington
Camden
Cape May
Cumberland
Essex
Gloucester
Hudson
Hunterdon
Mercer
Middlesex
Monmouth
Morris
Ocean
Passaic
Salem
Somerset
Sussex
Union
Warren

New York

Albany
Bronx
Broome
Chenango
Columbia
Cortland
Delaware
Dutchess
Greene
Kings
Montgomery
Nassau
New York
Orange
Otsego
Putnam
Rensselaer
Richmond
Rockland
Saratoga
Schenectady
Schoharie

New York (Continued)	Suffolk Sullivan Tioga Ulster Westchester
Pennsylvania	Adams Berks Bradford Bucks Carbon Chester Columbia Cumberland Dauphin Delaware Juniata Lackawanna Lancaster Lebanon Lehigh Luzerne Lyncoming Monroe Montgomery Montour Northampton Northumberland Perry Philadelphia Pike Schuylkill Snyder Sullivan Susquehanna Tioga Union Wayne Wyoming York
Delaware	Kent Sussex
Connecticut	Fairfield Hartford Litchfield Middlesex New Haven

Connecticut (Continued)	New London Tolland Windham
Maryland	Baltimore Caroline Cecil Hartford Kent Queen Anne's
Massachusetts	Berkshire Franklin Hampden Hampshire Worcester
Rhode Island	Kent Washington

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 its related Trust Agreement. The Trust Agreement is available upon request at the above address 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.