

Michael J. Day Machinists' Retiree Investment Trust

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July, 2016

To: All Participants of the Michael J. Day Retiree Health Investment Plan, including dependents

This Participant Notice will advise you of certain material modifications that have been made to the Michael J. Day Retiree Health Investment Plan (hereinafter “the Plan”). **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

CHANGES TO RETIREE ELIGIBILITY

Effective August 1, 2016

Effective August 1, 2016, Retirees will not be eligible for reimbursement by the Plan during any month in which the Retiree performs covered work (regardless of whether fulltime or part-time).

CHANGES TO EXPENSES ELIGIBLE FOR REIMBURSEMENT

Effective August 1, 2016

Effective August 1, 2016, premiums for Life Insurance and/or Accidental Death and Dismemberment Insurance will not be eligible for reimbursement by the Plan.

You can continue to use the available funds in your Account to pay for “Eligible Medical Care Expenses,” as described below. To be considered an “Eligible Medical Care Expense” that qualifies for reimbursement, an expense must:

- be incurred and claimed while you are eligible for reimbursement in accordance with all provisions of the Plan; and
- be substantiated by filing a written claim with the Fund Office and providing evidence that an Eligible Medical Care Expense was Incurred; and
- not be reimbursable from any other health plan or insurance; and
- be incurred by you and/or your eligible Dependents for “medical care,” as defined in Internal Revenue Code Sections 105 and 213(d).

If you have any questions as to whether an expense is reimbursable, call the Fund Office.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, you may call the Fund Office at (800) 635-3105.

Sincerely,

Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.