



LOCAL



Welfare, Pension, Annuity, & Job Training Trust Funds

2500 Marcus Avenue ▪ Lake Success, New York 11042-1018 ▪ (516) 488 2822 ▪ (718) 343 3322 ▪ (516) 488 4490 Fax

**VERY IMPORTANT NOTICE TO PARTICIPANTS AND DEPENDENTS
COVERED BY THE LOCAL 282 WELFARE TRUST FUND**

This document is a Summary of Material Modifications (“SMM”) intended to notify you of an important change made to the plan of benefits of the Local 282 Welfare Trust Fund. You should take the time to read this SMM carefully and keep it with the copy of the Summary Plan Description (“SPD”) that was previously provided to you.

September 2026

Dear Plan Participant,

The Board of Trustees of the Local 282 Welfare Trust Fund (Fund) is writing to advise you of an additional benefit available from the Fund.

Effective July 1, 2025, the Fund covers the cost of cold caps (automated scalp cooling systems) and scalp cooling for Participants and Beneficiaries undergoing chemotherapy, where medically necessary. Covered services under this benefit include payment for: an FDA-approved automated scalp cooling system, the initial cap fitting, patient education, pre-infusion cooling, and post-infusion cooling. Participants and Beneficiaries must furnish a doctor’s note certifying that scalp cooling is medically necessary before the Fund will provide coverage for these services.

This new benefit does not include manual scalp cooling systems, such as frozen gel caps, which remain excluded from coverage.

If you received these services at any time from July 1, 2025 through the present, please contact the Fund.

Please refer to the SPD and other SMMs issued since the SPD was published for more information about your Welfare Trust Fund benefits.

Fraternally yours,

The Board of Trustees of the Local 282 Welfare Trust Fund



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This Summary of Material Modifications (“SMM”) is intended to provide you with an easy-to-understand description of certain changes to the Local 282 Welfare Trust Fund’s program of benefits (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. Except to the extent that this SMM modifies 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”). This includes the right to further modify copayments, deductibles, and out-of-pocket maximums on covered benefits. All benefit modifications will be communicated to participants in the manner required by law. The Trust Agreement and the full Plan documents 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, legal and/or factual, arising under the Plan.

ERISA Information

Plan Sponsor: Board of Trustees of the Local 282 Welfare Trust Fund ♦ 2500 Marcus Avenue, Lake Success, NY 11042 ♦ 516-488-2822

Sponsor’s EIN #: 11-6244552

Plan #: 501

Plan Year: January 1 to December 31