

**LOCAL 98 ENGINEERS JOINT TRAINING, RETRAINING, SKILL IMPROVEMENT, SAFETY EDUCATION,  
APPRENTICESHIP AND TRAINING FUND**

**SUMMARY OF MATERIAL MODIFICATIONS  
AND  
NOTICE TO PARTICIPANTS**

(EIN: 04-2509496)

Dated: March 24, 2021

Dear Participant:

The following is a summary of changes that the Trustees made to your Training Plan.

Effective December 16, 2020, the table listing the members of the Board of Trustees appearing on the inside cover is deleted in its entirety and replaced with the following:

**BOARD OF TRUSTEES**

Union Trustees

Philip Chaffee, Chairman  
40 Hudson Drive  
P.O. Box 1290  
Southwick, Massachusetts 01077

Keith Hancock  
40 Hudson Drive  
P.O. Box 1290  
Southwick, Massachusetts 01077

William (Doug) Fay  
40 Hudson Drive  
P.O. Box 1290  
Southwick, Massachusetts 01077

Employer Trustees

Michelle Thorne, Secretary  
c/o Peckham Industries, Inc.  
25 Blanchard Street  
Palmer, Massachusetts 01069

Chris Gagliarducci  
Gagliarducci Construction Inc.  
295 Pasco Road  
Indian Orchard, Massachusetts 01151

Jenna Rahkonen  
c/o Northern Construction Service, LLC  
1520 Park Street  
P.O. Box 900  
Palmer, Massachusetts 01069

Please place this information with your manual for permanent reference. If you have any questions concerning the changes summarized above, please call the Fund Office at (888)-441-1922.

Sincerely,

**LOCAL 98 ENGINEERS JOINT TRAINING, RETRAINING, SKILL  
IMPROVEMENT, SAFETY EDUCATION, APPRENTICESHIP AND  
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NOTICE TO PARTICIPANTS**

(EIN: 04-2509496)

Dated: March 24, 2021

Dear Participant:

The following information describes new temporary modifications to certain participant timeframes applicable to benefits provided by the Local 98 Engineers Joint Training, Retraining, Skill Improvement, Safety Education, Apprenticeship and Training Fund (the "Plan") as reflected in the Plan of Benefits as a result of the continuing COVID-19 pandemic. **Please read this Summary of Material Modifications carefully as it contains important information regarding your rights under the Plan.**

The second to the last paragraph of Section 4.2 Appeal to Board of Trustees, has been replaced with the following:

Effective March 1, 2020, the deadline for filing a benefit claim under the Plan's claims procedures, or appealing an adverse benefit determination, that falls within the "COVID-19 Outbreak Period" (March 1, 2020 until 60 days after the announced end of the COVID-19 National Emergency) has been suspended until the earlier of: (a) one year from the applicable deadline; or (b) the end of the COVID-19 Outbreak Period. For example, if you would have been required to appeal an adverse benefit determination by April 1, 2020, the deadline will be delayed until April 1, 2021, which is the earlier of one year from April 1, 2020, or the end of the COVID-19 Outbreak Period (which remains ongoing).

Please place this information with your manual for permanent reference. If you have any questions concerning the changes summarized above, please call the Fund Office at (888)-441-1922.

Sincerely,

**BOARD OF TRUSTEES OF THE LOCAL 98 ENGINEERS JOINT  
TRAINING, RETRAINING, SKILL IMPROVEMENT, SAFETY  
EDUCATION, APPRENTICESHIP AND TRAINING FUND**