NEW ORLEANS EMPLOYERS-INTERNATIONAL LONGSHOREMEN'S ASSOCIATION, AFL-CIO WELFARE PLAN AS AMENDED AND RESTATED EFFECTIVE OCTOBER 1, 2013 ("PLAN")

PLAN AMENDMENT AND NOTICE OF COVID-19 RELATED TDI BENEFIT MODIFICATION

To: All Plan Participants

The Trustees of the Plan have decided to modify the Temporary Disability Income ("TDI") benefit currently provided for active Employees under Article IV. This notice will serve as both the Plan Amendment and Summary of Material Modification for such changes.

Effective from March 18, 2020 until the declared national public health emergency due to COVID-19 (or Coronavirus) ends, the following changes will apply to the TDI benefit provided under Article IV of the Plan:

- 1. The meaning of "Totally Disabled" or "Total Disability" is modified to include an Employee who can perform no duty pertaining to his or her occupation as a result of COVID-19 or related workplace restrictions and provides adequate proof thereof to the Plan; and
- 2. The exclusions and limitations are modified as needed so that (a) the requirement to be under a Physician's care will not apply as long as an Employee can provide adequate proof of the inability to work due to COVID-19 related workplace restrictions, and (b) entitlement or receipt of sickness or unemployment benefits under Federal or State law will not be taken into account for purposes of entitlement to the TDI benefit due to COVID-19 or related workplace restrictions.

Article IV and the TDI benefit are modified only to the extent described above. If you have questions about this change, please contact the Fund Office.

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