



**NATIONAL IAM  
BENEFIT TRUST FUND**  
*Better Benefits • Better Life*

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**To: All Plan Participants**  
**From: Connie DeFrance, Managing Director**  
**Re: Summary of Material Modifications**  
**Date: August 13, 2015**

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**This insert is a Summary of Material Modifications (changes) to your Summary Plan Description (SPD) for the National IAM Benefit Trust Fund (Plan). Please keep this with your SPD.**

### **IMPORTANT NOTICE**

Effective June 1, 2014, the Trustees of the Plan agreed to provide coverage for the domestic partners of individuals who reside in states that do not recognize same sex marriage.

The recent Supreme Court decision of *Obergefell v. Hodges* held that states cannot have laws that prohibit same sex marriage. Because of the Court's decision on this case, all states must now recognize same sex marriage and the definition of domestic partner under the Plan no longer applies.

Effective immediately the Plan will no longer provide coverage of domestic partners, but will provide coverage for any legal spouse, subject to receipt of a valid marriage certificate and on condition that the spouse is otherwise eligible for benefits under the Plan.

### **IF YOU HAVE QUESTIONS**

Receipt of this notice does not constitute a determination of eligibility. If you wish to verify eligibility, or if you have any questions about this notice or your benefits, please contact the Benefit Trust Fund at 800-457-3481.

cc: Board of Trustees  
Contributing Employers  
Union Representatives