

November 29, 2021

To: St. Louis Graphic Arts Joint Health & Welfare Fund (HRA) participant

Effective January 1, 2022 the Trustees have amended the plan to provide for a second eligibility enrollment on July 1 of each benefit year.

Effective July 2022, an individual who first becomes an Active, Disabled or Retired participant during the period beginning January 2 to June 30 of the calendar year, is eligible for an HRA allocation equal to half (50%) of the individual or family, if applicable, allocation for that benefit year. That means for 2022 an individual with:

- single coverage who is eligible on January 1 will have an allocation of \$1,750,
- family coverage who is eligible on January 1 will have an allocation of \$2,250,
- single coverage who is eligible on July 1 will have an allocation of \$875, and
- family coverage who is eligible on July 1 will have an allocation of \$1,125.

A person who first becomes an Active, Disabled or Retired participant in the period from July 1 to December 31 will be eligible for an allocation in the next calendar year if they are still eligible on January 1.

An individual who received a January 1 allocation as an Active, Disabled or Retired participant on January 1 of any year is not entitled to a second allocation that year based on changing status during the period from January 2 to June 30.

In all respects, other than the amount of the allocation, the rules for a July 1 allocation are the same as for a January 1 allocation.

If you have any questions, please contact Tammy Westhues in the Fund Office at (314) 878-1579.

Thank you

Trustees of the St. Louis Graphic
Arts Joint Health & Welfare Fund