


MEMORANDUM

TO: Amalgamated Employee Benefits Administrators

FROM: Caryn A. Halifax 

DATE: September 22, 2025

SUBJECT: Summary of Material Modifications – IMTEF Maternity Disability Benefit

Please note that The Board of Trustees (“Trustees”) of the International Masonry Training and Education Foundation (“IMTEF”) has amended the IMTEF Maternity Disability Benefit (the “Plan”) to allow for an additional period for eligibility determination.

Effective May 1, 2025 for Active Participants working for a contributing employer pursuant to a Collective Bargaining Agreement, if you deliver a child or children or are unable to work at the trade because of your pregnancy but do not have 1000 hours of “Covered Employment,” for which required contributions have been paid, within the 12 months immediately preceding the onset of your pregnancy-related disability or the birth of your child(ren), the Plan will apply a second eligibility determination. In that case, if you have 800 hours of “Covered Employment,” for which required contributions have been paid, within the 12 months immediately preceding the onset of your pregnancy-related disability or the birth of your child(ren), the Plan will look at the prior 12 month period as well to determine whether you had 1000 hours of “Covered Employment” for which required contributions were paid.

For example, if you deliver a child or have to stop working at the trade pursuant to a doctor’s order because of pregnancy (after 20 weeks of pregnancy) on January 1, 2026, the initial determination period would be January 1, 2025 to December 31, 2025. If you have 1000 hours of covered employment, as described above, you would be eligible to receive benefits under the Plan. If you have 801 hours of covered employment, as described above, the Plan will look at the period between January 1, 2024 and December 31, 2024 to determine whether you had 1000 hours of covered employment, as described above. If you did, you will generally qualify for benefits under the Plan. If not, you would not qualify.

Please retain this Summary with the Plan’s Summary Plan Description and include it on the Plan’s landing page.