

Legal Fund of Hotel and Restaurant Employees of Los Angeles

Administered By: Benefit Programs Administration

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This is a legally required summary of a material modification to the Legal Fund of Hotel and Restaurant Employees of Los Angeles (the "Legal Fund"). The Legal Fund Board of Trustees have adopted a special temporary rule to extend eligibility for Legal Fund participants whose employment is affected by Covid-19.

Regular Rule for Continuing Eligibility

Under the Legal Fund's regular eligibility rules, you must work 60 or more hours per month to earn continuing eligibility for Legal Fund benefits. When you work 60 or more hours in a month, you secure eligibility for Legal Fund benefits for the second month after the month you worked the hours: for example, 60 or more hours in February secures Legal Fund eligibility through the last day of April, and 60 or more hours in March secures Legal Fund eligibility through the last day of May.

Special Eligibility for Participants with Employment Affected by Covid-19

Under the amendment adopted by the Board of Trustees, if you were eligible for Legal Fund benefits in February of 2020 (December 2019 payroll month) and you worked 60 or more hours in February, 2020, your eligibility will continue for a total of 6 months (through the end of August 2020), even if you do not work 60 hours or more in subsequent months because of Covid-19. Likewise, if were eligible for Legal Fund benefits in February of 2020 and you worked 60 or more hours in March, 2020, your eligibility will continue through the end of September, 2020, even if you do not work 60 hours or more in subsequent months because of Covid-19.

The amendment to the Legal Fund Legal Plan and Summary Plan Description is as follows:

EXTENDED ELIGIBILITY UNDER SPECIAL COVID-19 CONTINUATION PERIOD

If you were eligible for Legal Fund benefits for the month of February, 2020 your eligibility will be continued for a period of 6 months after the last month after January, 2020 in which you worked 60 or more Hours (the "Special Covid-19 Continuation Period"), provided that you (1) do not voluntarily quit Covered Employment before the end of the Special Covid-19 Continuation Period and (2) are not terminated for cause before the end of the Special Covid-19 Continuation Period. The Special Covid-19 Continuation Period does not apply to any months before March 2020.

The following table shows the effect of the Special Continuation Period on your eligibility.

EXTENDED ELIGIBILITY WITH SPECIAL Covid-19 CONTINUATION PERIOD

<i>Final Month with At Least 60 Hours Worked</i>	<i>Final Month of Eligibility (End of Special Continuation Period)</i>
FEBRUARY	AUGUST
MARCH	SEPTEMBER
APRIL	OCTOBER
MAY	NOVEMBER
JUNE	DECEMBER
JULY	JANUARY
AUGUST	FEBRUARY
SEPTEMBER	MARCH
OCTOBER	APRIL
NOVEMBER	MAY
DECEMBER	JUNE
JANUARY	JULY

After the Special Covid-19 Continuation Period ends, you may continue your eligibility for a limited period of time by using Individual Cash Payments (as explained in Paragraph E of this Section III).

The Trustees may end extended eligibility under this Special Covid-19 Continuation Period and return to the Plan’s regular rules for Continued Eligibility at any time. If you have extended eligibility under the Special Covid-19 Continuation Period as of the date that the Trustees end this program, you will retain your extended eligibility throughout the Special Covid-19 Continuation Period established by your last month with 60 or more Hours worked, unless or until you re-establish eligibility by working 60 Hours or more after the regular rules for continuing eligibility are reinstated.

The Trustees may also further extend the Special Covid-19 Continuation Period if, in their judgment, longer extended eligibility for Legal Fund benefits is appropriate.