This Summary of Material Modification advises you of changes in the information contained in the Rules and Regulations of the MEBA Training Plan (“Plan”) as required by the Employee Retirement Income Security Act of 1974. The Trustees of the Plan have added a provision documenting the treatment of uncashed checks and payments due to missing officers.

At their June, 2018 meeting, the Trustees amended the Plan to document the process that applies where, after a reasonable effort is made to locate an officer to whom benefits are payable, or for whom an uncashed check is outstanding, the officer is not located or the check remains uncashed.

Effective January 1, 2018, Article I was amended to add new Section 15, to read as follows:

15. **UNDELIVERABLE BENEFITS**

Notwithstanding any provision to the contrary, in the event an officer is due reimbursement for expenses and/or related registration fees under the MEBA Training Plan, and after making a reasonable effort, the Plan is unable to locate the officer to whom the Benefits are payable (or the officer is located but fails or refuses to cash the check), the Benefits shall be forfeited as of the end of the Plan Year that follows the Plan Year in which the Plan authorized payment (or as soon as practicable thereafter). Similarly, if a check is issued to an officer but remains uncashed and, after reasonable effort, the Plan Office is unable to locate the officer to whom the check was issued, the uncashed check of such officer shall be forfeited as of the end of the Plan Year that includes the twelfth month after the date such check was issued.

A record of the undeliverable amount (or uncashed check amount) shall be maintained and if such officer subsequently makes proper claim for such amounts, the amount of such undeliverable benefit or uncashed check shall be restored and shall be distributed to such officer, but without any interest or earnings.

Ann S. Gilchrist, Administrator