

## **SUMMARY OF SCHOLARSHIP BENEFITS**

The Board of Trustees of the Plumbers Local Union No. 519 Sam Bloom Scholarship Fund are pleased to advise you of scholarship benefits available to employees covered under the Fund. The Trustees will make available scholarships to children of eligible employees under the terms and conditions as set forth in this document. Please note that this is merely a summary of a more detailed Plan Document. If any matter set forth in this summary differs from the actual Plan Document, the Plan Document shall control.

Please review the following described benefits and, if you have any questions, please contact the fund office as follows:

**Plumbers Local Union No. 519  
Sam Bloom Scholarship Fund  
c/o National Employee Benefits Administrators, Inc.  
Attention: Karin Peters  
7950 N.W. 53<sup>rd</sup> Street  
Suite 202  
Miami, Florida 33166  
Tel.: (305) 591-0061**

## SUMMARY OF SCHOLARSHIP BENEFITS

I. Eligibility. A child of an eligible employee shall be eligible to receive a scholarship under this plan as awarded by the Trustees. A child means a natural born or adopted child of an employee who is under age twenty-three (23), who resides with the employee or is dependent upon the employee for support. An employee becomes an eligible employee under this program at the end of the second year following the completion of at least five hundred (500) hours of employment for an employer who has a collective bargaining agreement with the union. An employee remains an eligible employee until the employee has less than two hundred fifty (250) hours of employment for an employer with a collective bargaining agreement with the union in a plan year or the employee dies. Only children of eligible employees may receive a benefit under the Scholarship Plan.

II. How are Scholarships Awarded. Scholarships are awarded by the Board of Trustees based on available resources. Prior to the announcement of availability of scholarships, you will receive a letter from the Board of Trustees, which will describe the number of scholarships available, and the amount of each scholarship. In order to obtain a scholarship, the child of the eligible employee must file an application for a scholarship. Only children of eligible employees may apply for a scholarship.

III. Scholarship Selection. At the time that scholarships are made available, you will also receive from the Board of Trustees a notice describing how scholarships will be selected among the children of eligible employees. This notice will also advise of any minimum requirements necessary to maintain a scholarship and how the scholarship will be paid. Scholarship payments will be made directly to the college or university on behalf of the child.

IV. College or University. The term “college” or “university” means any federal, state, parochial church or private educational institution, which provides a program of education beyond high school. This program must provide for regular classes and courses of study which are required for eligibility to or certification of Bachelor’s Degree or higher or provides a program which is acceptable for full credit towards such a degree.

V. Administration. The Plumbers Local Union No. 519 Sam Bloom Scholarship Fund is administered by a Board of Trustees consisting of an equal number

of union and employer representatives. All questions or controversies will be determined by the Board of Trustees in their sole discretion. In the event that the Trustees make a decision which denies, in whole or in part, any benefit provided under this plan, you have the right to request a review of the Trustees' decision. A written notice of such a request must be submitted to the Board of Trustees within sixty (60) days after the notice of denial of such benefits. This notice should briefly describe the grounds upon which you appeal and may be signed by the eligible employee.

You may designate an attorney or any other person to act as your representative at any time. When the Board of Trustees receives a request for review, it shall be determined by the Board of Trustees within sixty (60) days after the Notice of Request for Review is received. In no event, however, will the decision of the Board of Trustees be made later than one hundred twenty (120) days after receipt of the Notice of Request for Review. The final decision will be made by the Board of Trustees and will be submitted to you in writing. The decision of the Board of Trustees shall be final and binding. You cannot maintain a suit against the Trustees until you have completely exhausted the claims review procedure.

VI. Amendment. The scholarship plan may be amended by the Board of Trustees at any time. In the event that there is an amendment to any of the programs or policies previously adopted by Board of Trustees, you will receive written notification.