

**Summary of Material Modification  
to the  
Laborers' District Council  
Prepaid Legal Fund  
Of Philadelphia  
(as restated May 1, 2016)**

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This Summary of Material Modification ("SMM") amends the Summary Plan Description ("SPD") of the Laborers' District Council Prepaid Legal Fund Of Philadelphia ("Fund"). Please keep this SMM with your copy of the SPD for future reference.

1. NEW SCHEDULE OF BENEFITS

The Board of Trustees has voted to increase the amount of certain benefits set forth in the Schedule of Benefits of the SPD.<sup>1</sup> The increased cap amounts apply to new cases or open and ongoing cases as of October 1, 2018. The increases do not apply to previously closed cases or to once per lifetime benefits exhausted prior to October 1, 2018. Changes to the amount of benefits available following these amendments are as follows:

- **An increase in the Domestic Relations Benefit from \$5,000.00 to \$7,500.00; (see page 10 and 20 of SPD)**
- **An increase in the Bankruptcy benefit from \$3,000.00 to \$5,000.00; (see page 10 and 13 of SPD)**
- **An increase in the Criminal Action benefit – Violation of Probation/Parole from \$500.00 to \$2,000.00; (see page 10 and 19 of SPD)**
- **An increase in the Criminal Action Felony benefit from \$10,000.00 to \$12,500.00; (see page 10 and 18 of SPD)**
- **An increase in the Civil Action – Defendant benefit from \$2,500.00 to \$5,000.00; (see page 10 and 12 of SPD)**
- **An increase in the Real Estate benefit from \$1,000.00 to \$2,000.00; (see page 10 and 23 of SPD)**

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<sup>1</sup> The Trustees also voted to increase the hourly billing rate for cooperating attorneys to \$155 and for paralegals to \$65. The hourly billing rates had not been adjusted in many years and the Trustees determined an increase was needed to ensure continued access to quality legal representation for the Plan's participants and beneficiaries.

- **An increase in the Document Preparation benefit from \$710.00 to \$1,000.00;** (see page 10 and 22 of SPD)
- **Add an Adult Criminal Record Expungement benefit of \$2,500.00;** (See Below) and
- **An increase in the Name Change benefit from \$1,200.00 to \$1,850.00.** (see page 10 and 17 in SPD)

2. NEW EXPUNGEMENT BENEFIT

The Board of Trustees also voted to create a new benefit category to cover Adult Criminal Record Expungement. This new benefit will apply to new cases as of October 1, 2018. Changes to the SPD are as follows:

- **A new benefit is added to the Schedule of Benefits listed on Page 10, which shall read:**

<u>Type of Benefit</u>	<u>Maximum Amount Paid</u>
Adult Criminal Record Expungement Benefit	\$2,500.00 (once per lifetime benefit)

- **Following the Schedule of Benefits, a new benefit description is added titled “Adult Criminal Record Expungement Benefit” and is restated in its entirety as follows:**

Subject to the limitations set forth herein and to the General Exclusions listed on page 24, designated counsel will represent you or a dependent in connection with expunging your or his/her adult criminal record. This benefit is for adult criminal record matters only. The maximum amount available for you or a dependent under the Adult Criminal Record Expungement Benefit is \$2,500. This maximum benefit described hereunder is a one-time lifetime maximum on the benefit, meaning once the cost of services for you or a dependent has reached the maximum, no further benefits will be provided for any subsequent expungement of adult criminal records.

**Fund Information.** The legal name, address and Employer Identification Number (EIN) of the Prepaid Legal Fund are:

Laborers’ District Council Prepaid Legal Fund of Philadelphia  
 665 North Broad Street, 2nd Floor  
 Philadelphia, Pa 19123  
 EIN #23-2290986  
 Telephone: (215) 236-2800