



Annual Summary of Material Modifications

October 2012

For Plans of UNITE HERE HEALTH Administered from the Aurora, IL Office

This Summary of Material Modifications, which is being distributed according to the requirements of the Employee Retirement Income Security Act of 1974, as amended, provides a listing of the individuals serving as trustees during the 2011 Plan Year. The 2011 Plan Year began April 1, 2011 and ended March 31, 2012. All other material modifications occurring during the 2011 Plan Year for Welfare Fund Plan Units administered by the Aurora, Illinois UNITE HERE HEALTH Office were previously distributed as interim Summaries of Material Modifications or specifically included in revised re-issued Summary Plan Descriptions.

Administrative Clarifications

Accidental Death and Dismemberment Insurance Benefits

A Summary of Material Modifications published in May 2012 stated that benefits would be paid for covered losses occurring within 365 days of an accident. However, this revision was not entirely accurate.

To qualify for benefits, a covered loss must occur within 90 days of an accident occurring while you are eligible for coverage. The claim filing deadline is also 90 days from the date of the accident. However, if it is not possible to file a claim by the claim filing deadline, the claim must be filed as soon as reasonably possible, but not later than 365 days from the claim filing deadline.

Resumen Anual de las Modificaciones a los Materiales

Octubre de 2012

Para las Planes del UNITE HERE HEALTH administradas por la Oficina del Fondo de Aurora

Este Resumen de Modificaciones a los Materiales, se distribuye conforme con los requisitos de la Ley de Seguridad de los Ingresos Jubilatorios del 1974, como enmienda, y provee una lista de personas que desempeñaron su servicio como fideicomisarios durante el año del plan 2011. El año del plan 2011 comenzó el 1 de abril del 2011 y finalizó el 31 de Marzo del 2012. Todas las otras modificaciones a los materiales ocurridas durante el año del plan del 2011 para las Unidades del Plan de Beneficios administrados por la Oficina del UNITE HERE HEALTH de Aurora, Illinois fueron previamente distribuidas como interin Avisos de Modificaciones a los Beneficios del Plan o específicamente incluidas en ediciones revisadas en las Descripciones Resumidas del Plan.

Aclaración administrativa

Beneficios de seguro de muerte accidental y desmembramiento

Un Resumen de las Modificaciones a los Materiales publicado en mayo de 2012 indicaba que se pagarían los beneficios por pérdidas cubiertas que ocurriesen dentro de los 365 días de un accidente. Sin embargo, esta modificación no era totalmente precisa.

Para calificar para beneficios, una pérdida cubierta debe ocurrir dentro de los 90 días de un accidente y debe ocurrirle mientras usted es elegible para cobertura. El plazo para presentar un reclamo es también de 90 días a partir de la fecha del accidente. No obstante, si no es posible presentar una queja dentro del plazo para presentar reclamos, se debe presentar el reclamo a la mayor brevedad razonablemente posible, pero dentro de los 365 días a partir del vencimiento del plazo de presentación de reclamos.

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UNITE HERE HEALTH Board of Trustees
Serving During the Plan Year Beginning April 1, 2011 and ending March 31, 2012

Consejo de Fideicomisarios del UNITE HERE HEALTH
Fideicomisarios del Plan desde el 1 de abril de 2011 al 31 de marzo de 2012

Union Trustees

John W. Wilhelm

President UNITE HERE
1775 K Street NW, Suite 620
Washington, DC 20006

Geoconda Arguello-Kline

President
Culinary Union Local 226
1630 S. Commerce Street
Las Vegas, NV 89102-2705

William Biggerstaff

International Executive
Vice President
Secretary-Treasurer
UNITE HERE Local 450
7238 W. Roosevelt Road
Forest Park, IL 60130-0166

Donna DeCaprio

Financial Secretary Treasurer
UNITE HERE Local 54
203-205 N. Sovereign Avenue
Atlantic City, NJ 08401

Maya DeHart

Healthcare Strategy
UNITE HERE
Food Service Division
294 West Exchange Street
Providence, RI 02903

Bill Granfield

President UNITE HERE Local 100
275 Seventh Avenue, 10th Floor,
New York, NY 10001

Terry Greenwald

Secretary-Treasurer
Bartenders Local 165
4825 W. Nevso Drive
Las Vegas, NV 89103

Karen Kent

Executive Vice President
UNITE HERE Local 1
55 West Van Buren Street,
4th Floor
Chicago, IL 60605

Clete Kiley

Director for Immigration Policy
UNITE HERE Intl. Union
1775 K. Street NW, Suite 620
Washington, DC 20006

C. Robert McDevitt

President UNITE HERE Local 54
203-205 N. Sovereign Avenue
Atlantic City, NJ 08401

Leonard O'Neill

Secretary-Treasurer
UNITE HERE Local 483
702C Forest Avenue
Pacific Grove, CA 93950

Henry Tamarin

International Executive
Vice President
President UNITE HERE Local 1
55 West Van Buren Street,
4th Floor
Chicago, IL 60605

D. Taylor

UNITE HERE
General Vice President
Secretary-Treasurer Culinary
Workers Union Local 226
1630 S. Commerce Street
Las Vegas, NV 89102-2705

Tom Walsh

President
UNITE HERE Local 11
464 South Lucas Ave., Suite 201
Los Angeles, CA 90017

Employer Trustees

Carl Madda

(Deceased 3/21/12)
c/o UNITE HERE HEALTH
711 North Commons Drive
Aurora, IL 60504-4197

Paul Ades

Senior VP Labor Relations
Hilton Worldwide
7930 Jones Branch Drive
McLean, VA 22102

James Anderson

c/o UNITE HERE HEALTH
711 North Commons Drive
Aurora, IL 60504-4197

Richard Betty

c/o UNITE HERE HEALTH
711 North Commons Drive
Aurora, IL 60504-4197

Al Church

Hospitality Labor Relations, LLC
c/o UNITE HERE HEALTH
711 North Commons Drive
Aurora, IL 60504-4197

James L. Claus

Executive Vice President
Tishman Hotel Corporation
100 Park Avenue, 18th Floor
New York, NY 10017

Richard Ellis

Vice President/Labor Relations
ARAMARK
2010 Main Street, Suite 1200
Irvine, CA 92614

George Greene

VP of Labor Relations, NAD &
Regional Dir. of Human
Resources NY & NJ
Starwood Hotels
790 7th Avenue, 5th Floor
New York, NY 10019

Arnold F. Karr

Chief Operating Officer, HELRA
c/o UNITE HERE HEALTH
711 North Commons Drive
Aurora, IL 60504-4197

Cynthia Kiser Murphey

President & Chief Operating
Officer
New York New York
3790 Las Vegas Blvd., South
Las Vegas, NV 89109

Russ Melaragni

Vice President Labor Relations
Hyatt Hotels & Resorts
71 South Wacker Drive
Chicago, IL 60606

Frank Muscolina

Vice President Corporate Labor
Relations Caesar's Palace
One Caesars Palace Drive
Las Vegas, NV 89109

William Noonan

Senior Vice President-
Administration Boyd Gaming
6465 S. Rainbow Blvd.
Las Vegas, NV 89118

Jack Penman

c/o UNITE HERE HEALTH
711 North Commons Drive
Aurora, IL 60504-4197

John Socha

Director Benefits Finance
MGM Resorts Corporate
South Campus
4886 Frank Sinatra Drive
Las Vegas, NV 89158

Gary Wang

VP Labor Relations &
Chief Labor Counsel
Compass Group USA
c/o Restaurant Associates
330 Fifth Avenue
New York, NY 10001

George Wright

c/o UNITE HERE HEALTH
711 North Commons Drive
Aurora, IL 60504-4197