

TEAMSTERS LOCAL 830

SCHOLARSHIP PLAN

&

SUMMARY PLAN DESCRIPTION

2018 Version

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SCHOLARSHIP PLAN**What is this plan?**

The Teamsters Local 830 Scholarship Fund ("Scholarship Fund") was established to provide financial assistance in the form of a scholarship to children of members of the Teamsters Local Union No. 830 ("Local 830") work community who have demonstrated scholastic ability, good character and qualities of leadership and who might not otherwise be able to afford a college education. These scholarships are provided as gifts on the basis of merit and financial need to members of the Scholarship Fund community.

Scholarships are not granted on the basis of employment or seniority. A scholarship recipient has no obligation to perform services for the contributing employers or Local 830.

Who is eligible for the scholarship competition?

The scholarship competition is open once in a lifetime in or after the last year of high school to qualifying applicants. The following qualifying applicants may apply for a scholarship:

- *the child of an employee of a contributing Scholarship Fund employer represented by Local 830 who has completed six months of work for which contributions to the Scholarship Fund are required;*
- *the child of an active, full-time employee who died after at least six months of work for which contributions to the Scholarship Fund are required and was a member of the bargaining unit represented by Local 830 immediately before death;*
- *the child of an active, full-time employee who became totally and permanently disabled after at least six months of work for which contributions to the Scholarship Fund are required and was a member of the bargaining unit represented by Local 830 immediately before becoming disabled and who does not resume employment.*

The Scholarship Fund grants scholarships to students of any race, color, national and ethnic origin, religion, sex or age. It does not discriminate on the basis of race, color, sex, nationality or ethnic origin, religion, age or disabilities which are not bona fide occupational limitations in administration of its scholarship program. No officer or child of an officer or agent of Local 830 shall be eligible for a scholarship.

What is the scholarship application process?

Applications are accepted between September 1 and the following March 1 for scholarships to be awarded for the following fall semester of the academic year. The application is available from the Plan office, 12298 Townsend Road, 2nd Floor, Philadelphia, PA 19154. The application and supporting information are to be filed with the Selection Committee through the Plan office unless another address is indicated on the application form.

An application and basic information are required for each applicant.

- *Every candidate is required to take a college entrance examination specified by the Selection Committee and to arrange the release of his or her score to the Selection Committee on a confidential basis.*
- *Every candidate is required to submit a verified record of high school courses and grades to the Selection Committee on a confidential basis.*
- *A candidate may submit information on high school activities and teacher evaluations and recommendations.*

- *Every candidate or winner must report promptly, in writing, the acceptance or use of any other scholarship aid or grant (other than loans).*

The Selection Committee may require additional information in its discretion, including financial information.

How are the scholarships awarded?

A Selection Committee of three outstanding local area college and university educators selects winning candidates for the available scholarships established by the Trustees. Scholarships are awarded on the basis of College Entrance Examination Board scores, general scholastic ability, and achievement records in high school, character, leadership qualities and financial need. The Scholarship Fund will notify applicants of the determination of the Selection Committee in or about late April of each year.

All eligibility determinations will be made in a reasonable and uniform fashion but necessarily include judgment from experience in evaluating the likelihood of college success, the best use of limited resources and the proper weight to be given to the scholarship consideration factors. The Selection Committee may consider all facts and circumstances and has full discretion to determine whether a scholarship should be awarded. The decisions of the Selection Committee and Trustees (on any appeal) are final and binding and shall not be judicially reviewed except as required by applicable law.

What does a recipient have to do to claim a scholarship?

Within ten days following notification of selection, a winner must notify the Fund, in writing, of his or her acceptance of the Scholarship.

Within twenty days of selection or sooner, if possible, a winner must submit evidence, in writing, of his or her acceptance by a recognized college or university.

The Trustees of the Teamsters Local 830 Scholarship Fund reserve the right to withdraw the candidate's scholarship benefits in the event that a winning candidate fails to enter college at the beginning of the term following the award of the scholarship.

Are there any rights of appeal?

An applicant who is denied a scholarship or whose scholarship benefits are withdrawn (or an authorized representative of said applicant) can file an appeal to the Trustees. An appeal to the Trustees must be filed within sixty (60) days after a denial notice or, absent notice, by June 30 of each year which is roughly sixty (60) days after the normal announcement of scholarship awards. The claimant must state the facts and reasons supporting the appeal and provide relevant documentation of claims. A claimant has the right to review documents pertaining to the Plan, his or her file (except for information submitted on a confidential basis) and any other information relevant to the application for benefits, upon request and free of charge and submit comments to point out missing or erroneous information and to supplement said information. The Trustees review will take into account all relevant comments, documents, records and other information submitted by the applicant, without regard to whether such information was submitted or considered in the initial benefit determination.

Special circumstances may require additional time for making a determination as to whether you are entitled to a scholarship or the continuation of a previously awarded scholarship. If that is the case, written notice of an extension will be sent to you within the initial ninety (90) day period for making an eligibility determination. The extension will not exceed ninety (90) days (one-hundred eighty (180) days from the date of your initial request).

Any denial notice issued by the Plan will be in writing and contain the following:

- *the specific reasons for the adverse determination;*

- *reference to specific plan provisions on which the determination was based;*
- *a description of any additional material or information necessary to perfect the claim and why such information is necessary; and*

a description of the plan's review procedures and the time limits applicable to such procedures, including a statement of the applicant's right to bring a civil action under section 502(a) of ERISA following an adverse determination. A decision on appeal will be made at the next meeting of the Trustees scheduled at least thirty (30) days from receipt of an appeal request. If your appeal is received within thirty (30) days preceding the date of the next meeting, a decision will be made at the second meeting following receipt of your appeal.

Special circumstances may require an extension of time for processing an appeal. A decision on appeal may be delayed for special circumstances until no later than the third meeting of the Trustees following receipt of the appeal. You will be notified prior to the commencement of the extension, in writing of any extension for special circumstances, description of the special circumstances and the date as of which the benefit determination will be made.

Upon a review on appeal, the Trustees will decide the issue on the basis of the merits of the case. The Trustees shall provide written notice of their determination on review. This notice shall be provided no later than five (5) days following the meeting of the Trustees at which the appeal was reviewed. If an appeal is denied, this notice will contain:

- *the specific reasons for the adverse determination;*
- *reference to specific plan provisions on which the determination was based;*
- *a statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits;*
- *a statement describing any voluntary appeal procedures offered by the Plan and the claimant's right to obtain information about such procedures; and*
- *a statement of the claimant's right to bring an action under Section 502(a) of the Employee Retirement Income Security Act.*

The decisions of the Trustees shall be final and binding on all parties. Any decision of the Trustees shall be afforded maximum deference under the law.

SCHOLARSHIP BENEFITS

What scholarship benefits are provided?

Each scholarship will be for \$4,000 per year for four years and is thus valued at \$16,000. The amount of scholarships may be increased or decreased from time to time by action of the Trustees.

The Fund will pay tuition fees directly to a college or university up to the limit of \$4,000 annually, divided equally among the number of semesters attended during the year. If the total annual tuition payment is less than \$4,000, the difference will be available to the scholar, through the college for mandatory extras, required text books or other proper charges billed by the college or university or certified to the Trustees by the financial aid officer of the college or university. If, at the end of any full college year, there remains a balance from the \$4,000 after all charges billed by the college or university for the current or any subsequent year of undergraduate study, the balance shall be returned to the Scholarship Fund.

A scholarship recipient who completes an undergraduate degree without having used his or her entire scholarship benefits may apply the remaining value of the scholarship to tuition and other proper charges billed by a recognized college or university or certified by a financial aid officer of the college or university for any post-graduate work leading to a degree during a two-year period following undergraduate graduation. Any balance remaining two years after undergraduate graduation shall be returned to the Scholarship Fund.

What college can a scholarship recipient attend?

Winners of scholarships may choose any accredited college or university with a four year course leading to a degree. Accelerated courses may be taken, if authorized by the proper college authorities. There are no restrictions on changing colleges before graduation, provided the transfer is approved by the authorities of both colleges.

If a scholar enters the Armed Services of the United States, the unused scholarship rights may be resumed if the student returns to college not later than the opening of the college term next following the date of discharge. To take advantage of this provision, a scholar must inform the Fund, in writing, upon entering military service and again within thirty days of discharge.

Can a scholarship recipient lose benefits?

The continuing benefits of a scholarship depend on proper use and reporting.

A scholarship recipient must maintain continuous enrollment with scholastic and behavior standings satisfactory to college or university authorities. A copy of the student transcript must be forwarded to the Scholarship Fund office at the end of each semester in order to remain eligible for the scholarship. In case of prolonged illness or hardship which prevents continuous attendance, the student's unused scholarship rights may be reinstated if the circumstances so warrant in the sole judgment of the Fund Trustees. If a college suspends a student, the Fund Trustees reserve the right to withdraw all further scholarship benefits.

A scholarship recipient must promptly report, in writing, the acceptance or use of any other full or partial scholarship or grant (excluding loans). Failure to report other scholarships and/or grants (excluding loans) promptly shall be cause for withdrawal of all future benefits.

PLAN ADMINISTRATION

Who runs this scholarship fund?

The Teamsters Local 830 Scholarship Plan ("Plan") is administered within the Local 830 Scholarship Fund ("Trust"). The Trustees of the Trust are the plan sponsor and named fiduciary for the Plan.

The law treats the Plan as a charity and as a multiemployer employee welfare benefit plan under the Employee Retirement Income Security Act ("ERISA") with many special rules. The Plan is maintained as a result of collective bargaining agreements between various employers and Local 830 and a related Trust Agreement and Plan of Benefits. While it is considered an employee benefit plan under ERISA, the Teamsters Local 830 Scholarship Fund is a non-profit organization devoted solely and exclusively to the purpose of granting financial aid in the form of gifts for the educational endeavors of children of members of the Local 830 community on the basis of merit and financial need.

Who pays for this Plan?

The Plan is funded primarily by payments from employers for hours of work by employees pursuant to collective bargaining agreements. You can get a copy of a complete list of employers who participate in the Scholarship Fund on written request or examine it at the Plan office. The Scholarship Fund office will also tell you on written request whether a particular employer contributes to the Plan. You can examine the collective bargaining agreements relating to the Plan by appointment at the offices of Local 830, 12298 Townsend Road, Philadelphia, PA 19154, 215-671-9850.

The Plan is a qualified charitable organization under the Internal Revenue Code. It may also receive tax-deductible charitable donations from individuals or organizations.

The employer contributions, any donations and any investment income earned by the Scholarship Fund must pay the scholarships and expenses of the Scholarship Fund. Benefits under this plan are not insured. The Trustees, Selection Committee, Local 830 and contributing employers have no obligation to pay for promised or prospective scholarships which are not or cannot be paid from Scholarship Fund assets.

Can the plan be changed?

The Scholarship Plan and rules may be changed, altered or amended at any time by the Trustees of the Scholarship Fund. These amendments may change prior as well as future scholarship awards as they are gifts of the Local 830 work community rather than earned benefits. The Trustees and Selection Committee have full and complete discretion (which shall not be subject to judicial review except as required by law, including the Internal Revenue Code) to award and redistribute benefits to accomplish the purposes of the Scholarship Fund with available resources.

What if I have problems with the Plan?

In addition to creating rights for plan participants, a law, commonly known as the Employee Retirement Income Security Act of 1974 or ERISA, imposes duties upon the people who are responsible for the operation of benefit Plans. The people who operate each plan, called "fiduciaries" of the plan, have a duty to act carefully and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA. If your claim for a benefit is denied in whole or in part you must receive a written explanation of the reason for the denial. You have the right to have the plan reviewed and reconsider your claim.

Under ERISA, there are steps you can take to enforce your rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until

you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court.

If it should happen that plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

How can I get more information on the Plan?

This Plan's address is:

Mailing Address

Teamsters Local 830 Scholarship Fund
P.O. Box 6040
Philadelphia, PA 19114

Street Address

12298 Townsend Road – 2nd Floor
Philadelphia, PA 19154
215-969-1012

ERISA provides that all plan participants shall be entitled to:

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

PLAN IDENTIFICATION INFORMATION

Official Plan Name

Teamsters Local 830 Scholarship Fund

Eligible Employees

This plan provides benefits to children of the Local 830 work community of employees working under a Local 830 collective bargaining agreement for an employer who contributes to the Plan.

Plan Sponsor, Plan Administrator and Agents for Legal Service

Trustees, Teamsters Local 830 Scholarship Fund

Union Trustees:

*Daniel Grace
Charles White
John O'Rourke
Teamsters Local Union No.830
12298 Townsend Road
Philadelphia, PA 19154*

Employer Trustees:

*Luis Fonseca
Liberty Coca Cola Beverages, Inc.
Erie Avenue & G Street
Philadelphia, PA 19134*

*Dominic Origlio
Origlio Beverages, Inc.
3000 Meeting House Road
Philadelphia, PA 19154*

*Matthew Funchion
Penn Beer Distributors, Inc.
401 Domino Lane
Philadelphia, PA 19128*

Address of Plan Office and Agent for Legal Service

*Teamsters Local 830 Scholarship Fund
Attn: Samuel J. Kenish, Plan Administrator
12298 Townsend Road – 2nd Floor
Philadelphia, PA 19154
215-969-1012*

You may serve legal process on the Plan office or a Trustee.

Employer Identification Number of Plan Sponsor...23-2003122

Plan Number...001

Plan Type...*Collectively-bargained multiemployer welfare benefit plan. This plan is not a group health plan under federal law.*

Plan Year...*Calendar Year (1/1-12/31)*

Fiscal Year of Plan Sponsor...*Calendar Year (1/1-12/31)*

Asset Custodian

Wells Fargo Bank, 123 South Broad St., Philadelphia, PA 19109