

**MARITIME ASSOCIATION – I.L.A.  
PENSION, RETIREMENT, WELFARE AND VACATION FUNDS  
TELEPHONE 281-484-4343  
11550 FUQUA ST., SUITE 425  
HOUSTON, TEXAS 77034-4306**



December, 2023

**TO ALL ELIGIBLE EMPLOYEE MEMBERS:**

The Trustees of your Vacation Trust are pleased to issue the following material describing the Maritime Association - I.L.A. Vacation Plan. This is your summary plan description for Plan No. 502, EIN 74-1721447.

Please keep this material as part of your permanent records.

The Administrative Office will be glad to answer any questions you may have concerning the Vacation Fund.

Sincerely yours,

**BOARD OF TRUSTEES  
MARITIME ASSOCIATION – I.L.A. VACATION FUND**

The Trustees of the "AGREEMENT AND DECLARATION OF TRUST" made and entered as of the 24<sup>th</sup> day of July, 1957, restated effective October 1, 1992, and as subsequently amended, have adopted the Maritime Association - I.L.A. Vacation Plan. This Vacation Plan is self-administered by the Trustees and is maintained pursuant to a collective bargaining agreement, a copy of which is available for inspection by any interested Participant. The Trustees reserve the right to amend or terminate the Plan at any time. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide vacation benefits to eligible employees who worked the minimum number of hours during the Fund's fiscal year after providing for any administrative expenses.

The terms "Employer", "Union", "Employee", and other terms defined in the Trust are similarly defined for the purposes of the Plan. Plan Participants may receive from the Trustees, upon written request, information as to whether an Employer or Union is sponsoring the Plan and its address.

The following additional words and phrases shall have the respective meanings stated below:

"Credit Hours" means each hour for which an Employee is paid or entitled to payment during the Eligibility Year for the performance of duties and for which contributions are made by Contributing Employers to the Maritime Association - I.L.A. Vacation Fund. The Plan has adopted the practices of crediting hours of service for the performance of duties to the Eligibility Year in which payment for the performance of duties is received or should have been received by the Employee.

The only source of contributions to the Plan is from Contributing Employers. The Vacation Plan is funded through a trust which qualifies as a Voluntary Employee Beneficiary Trust under Section 501(c)(9) of the Internal Revenue Code. The Plan uses a fiscal year which is the twelve months from October of one year through September of the following year.

"Eligibility Year" means the twelve month period beginning with the first payroll due in October, Credit Hours for which are determined from reports submitted by Contributing Employers either directly or through the West Gulf Maritime Association Payroll Division.

An Employee is eligible to receive vacation payment for the Eligibility Year as soon as practical but no later than the following December 15<sup>th</sup>, and payment will be on the basis of a specified amount per hour beginning at the 500 Credit Hours minimum level; therefore, an Employee will not receive any benefit if he does not have at least 500 Credit Hours in the Eligibility Year. The amount of the vacation payment is determined by dividing the total number of aggregate eligible Credit Hours into the total net amount of available funds.

The total net amount of available funds is currently determined as .30 cents multiplied by aggregate eligible Credit Hours, less operating expenses, applicable taxes and minimum reserve for payment of benefit claims.

Each Employee eligible to receive a vacation payment under the Plan must file with the Trustees, in writing, his post office address at the time he/she first becomes eligible to receive a vacation payment and must thereafter file with the Trustees, in writing, such subsequent change of post office address.

The Trustees, in discharging their responsibilities, may from time to time, establish rules for the administration of the Plan and the transaction of the Plan's business; provided, however, that any such rules must be in accordance with the provisions of the Trust.

Any claim for Plan benefits and any review of such claim which is denied or modified will be processed in accordance with the written claims procedures established by the Trustees, a copy of which is attached.

Should you wish to communicate with the Trustees or the Administrator of the Plan, please use the following address:

Maritime Association - I.L.A.  
Vacation Fund  
11550 Fuqua, Suite 425  
Houston, Texas 77034-4306  
(281) 484-4343

The present Trustees are:

Eloy Cortez, Chairman	Charles Lewis
Chelsea Wauson, Secretary-Treasurer	Chris Lewis
Mark Bridges	Charles Montgomery
Adam Brooks	Dave Morgan
Gabriel Garza	David Nash
Benjamin Green	Larry Sopchak
Tom Griffith	Randy Stiefel
Don Johnson	Shane Taylor
Shareen Larmond	Sammy Wells

The Trustees shall serve as the designated agent for service of legal process at the Vacation Fund address set forth above. Service may also be made upon the Plan Administrator.

The Administrator is Linda Nowaski.

One of the purposes of the Employee Retirement Income Security Act of 1974 (ERISA) is to provide you with better information about your benefit plans. Congress found that some plans were not administered fairly, so it also granted additional rights to the Plan Participants and beneficiaries. The following information summarizes your protections and rights as a Participant of this Plan.

As a Plan Participant, you will automatically receive a Summary Plan Description. The purpose of this description is to describe all pertinent information about the Plan. Each year, you will automatically receive a summary of the Plan's annual financial report.

You may examine, without charge, all documents relating to this Plan. These documents include the latest annual report (Form 5500 series), the legal Plan document and collective bargaining agreement. These documents are available for your review at the Plan Administrators' office and at other locations.

You may obtain copies of all such documents upon written request to the Plan Administrator. The Administrator may make a reasonable charge for the copies.

The Plan Administrator is required to provide you with a summary of the Plan's annual financial report each year.

If you request any of the above material and do not receive it within 30 days, you should check with the Plan Administrator to make sure your request is being processed. Legally, you may file suit in 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 Plan Administrator. The Fund intends, of course, to provide any requested material as quickly as possible, consistent with accuracy.

ERISA also offers further protection against the limited number of employers who have treated Employees unfairly. Congress has provided that a company may not fire you or otherwise discriminate against you to prevent or discourage you from exercising the various rights guaranteed by ERISA. If this happens, you may seek assistance from the U. S. Department of Labor or you may file suit in federal court.

In addition to creating rights for Plan Participants, the law also defined the obligations of people involved in operating employee benefit plans. These persons are known as "fiduciaries" in the law. Fiduciaries must act solely in the interest of the Plan Participants and must exercise prudence in the performance of their Plan duties. Fiduciaries who violate ERISA may be removed and required to make good any losses they have caused the Plan. You may file suit in federal court to enforce these rights.

We have always attempted to meet these high standards and are pleased that the law will enable better enforcement for all.

While we believe that almost any disagreement over the Plan should be able to be settled honestly and fairly, on rare occasion disputes may exist. If you feel you are improperly denied a benefit in full or in part, you have a right to file suit in a federal or state court or request assistance from the U.S. Department of Labor. In addition, if you disagree with the Plan Administrators' decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If you are successful in your lawsuit, the court may require the other party to pay your legal costs, including attorney's fees. If you lose, the court may order you to pay costs and fees (if your claim is frivolous).

We hope this summary has provided you with full and complete information about the Plan and your rights under ERISA. If you have any questions, please contact the Plan Administrator. Or, if you prefer, you may contact the nearest Office of the Employee Benefits Security Administration U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, 200 Constitution Avenue, N.W., Washington, D.C. 20210, who can also provide you with certain publications about your rights and responsibilities.

*Si usted no entiende algunas de las provisiones indicadas en las paginas anterior por falta de comprension de la idioma Inglès, asistencia y explicacion de las provisiones del plan seran explicadas por la Oficina Administrativa locada en:*

11550 Fuqua, Suite 425  
Houston, Texas 77034-4306  
Telephono: (281) 484-4343