

# DAVID D. ALSTON SCHOLARSHIP FUND

The Trustees have always made a good faith effort to give you the benefits to which you are entitled under the various Collective Bargaining Agreements between the Hampton Roads Shipping Association and the International Longshoremen's Association and to comply in every way with all government regulations concerning your employee benefits. The Employee Retirement Income Security Act of 1974 (ERISA) requires information about your employee benefit plans to be described to you in plain language. This description of the David D. Alston Scholarship Fund summarizes the official Plan documents. We have tried to write this summary in clear, understandable and informal language. However, you should refer to the official Plan documents for more information about your benefits. In the event of conflict between the information in this summary and the official Plan document, the Plan documents will govern.

To review the Summary Plan Description of the David D. Alston Scholarship Fund, you can scroll down the Summary Plan in its entirety or use the links on the following Table of Contents to navigate to sections of interest.

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# DAVID D. ALSTON SCHOLARSHIP FUND SUMMARY PLAN DESCRIPTION

## INTRODUCTION AND BACKGROUND

The David D. Alston Scholarship Fund (the “Fund”) is sponsored by the Employer Members of the Hampton Roads Shipping Association (the “HRSA”) and the Affiliated Locals of the Port of Hampton Roads, Virginia in the International Longshoremen’s Association, AFL-CIO (the “ILA”), pursuant to several Collective Bargaining Agreements between the HRSA and the ILA.

This Summary Plan Description will describe the general provisions of the Fund. The Fund was established for the benefit of the dependents of members of the Port of Hampton Roads ILA. It is a welfare plan that provides financial assistance through scholarships to dependents of certain participants of the HRSA-ILA Pension Plan.

## FUNDING OF BENEFITS

Previous contributions to the Fund by the HRSA-ILA Fringe Benefit Escrow Fund have enabled us to endow the Fund. An Endowed Fund is a separate trust fund, which is used to provide benefits under the Fund.

# BENEFITS

## ELIGIBILITY FOR BENEFITS

The scholarship program is open to unmarried dependents of any active or retired member who has at least 10 years of benefit service in the HRSA-ILA Pension Plan. Dependents, for purposes of eligibility, are:

- Natural and adopted children;
- Other dependents supported by you as evidenced by tax statements or court documents;
- Children of a deceased member who had ten years of benefit service in the HRSA-ILA Pension Plan whose surviving spouse receives either immediate or deferred benefits from the Pension Plan.

To be considered for a scholarship, your child must be enrolled (or accepted for enrollment) in an accredited educational institution on a full-time basis.

## APPLYING FOR BENEFITS

If scholarships are available, the Fund sends a notice in February to members who have children that are eligible to apply. The notice will explain how to obtain an application and the deadline for applications.

The Fund provides financial assistance through scholarships to dependents in obtaining a college level education. An independent panel of educators meets annually to review and recommend to the HRSA-ILA Board of Trustees the students to receive scholarships, the maximum amount of each scholarship, and the terms of payment. Scholarships are available for Associate and Bachelor degrees or graduate level degrees at accredited colleges, universities, business or trade schools. The amount the scholarship provides will vary depending upon the school selected by a recipient and the source and amount of other financial aid. The Fund awards a total of eight (8) scholarships each year.

To apply for the scholarship your child must submit a written application and a certified copy of school transcripts. The deadline for submitting applications will be posted on the application notice and on the application. Applications that are received after the deadline will not be considered. To obtain an application form, contact the David D. Alston Scholarship Fund. The office is located at 1355 International Terminal Boulevard, Norfolk, Virginia 23505-1458, telephone (757) 457-7090 or 1-800-899-3090 if out of the local calling area.

Applications are available on the HRSA-ILA website, [www.hrsa-ila.com](http://www.hrsa-ila.com), or by calling the Interactive Voice Response System at (457) 423-3090.

## SELECTION PROCESS

An independent panel of educators selects the scholarship recipients. The panel reserves the right not to award all available scholarships if there are not suitable applicants.

The following guidelines are used by the Panel in the selection process:

- Applicants must complete and submit a typewritten application not later than the posted deadline;
- Applicants must have a 3.0 cumulative Grade Point Average or higher to be considered;
- Applications must include school transcripts and test scores;

**Note:** An applicant in the freshman or sophomore year of college must include high school transcripts with the application.

- Scholarship applicants may be interviewed by the Committee;

- The Committee takes the following into consideration in selecting scholarship recipients:
  - Community, school, and extracurricular activities;
  - Recommendation letters;
  - Essay;
  - School grades, test scores, and Grade Point Average;
  - Rigor of high school courses taken;
  - Potential of success in college;
  - Class rank;
  - Other sources of financial assistance available to the applicant;
  - Applicant interview, if requested by the committee.

## COMPUTATION OF BENEFITS

### *Documentation Required*

Recipients of a scholarship are required to provide the following documents to enable the Fund to calculate the scholarship amount:

- A breakdown of the costs of attending the school of choice must be provided in an official form by the school;
- A statement from the school of choice of any financial aid for the school year;

- An Alston Scholarship Financial Aid Form. All sources of educational funding to be received by the student, such as loans, grants and other scholarships, must be disclosed. Educational funding that does not have to be repaid is deducted from the Alston Scholarship. Funding such as a loan that must be repaid will not be deducted from the Alston Scholarship.

The student may apply for additional funding if the student can prove by receipts, instructor letters, etc. that additional books costing more than the allowance is required.

No scholarship funds will be released until all documentation is received.

#### *What is covered*

In general, the scholarship covers the following school related costs:

- Tuition;
- Textbooks;
- Required fees.

Tuition will be paid directly to the university by the Scholarship Fund.

Sometimes, the book allowance provided is not adequate for certain curricula or class loads.

Tuition Payments will be issued directly to the college or university only.

## AMOUNT OF THE BENEFIT

The amount of the scholarship is set each year based in part on Virginia college costs supplied by the Virginia Council on Higher Education. Generally, the annual scholarship amount is designed to cover the required costs of attending a public supported Virginia college or university for a year. Upon receiving the required documentation, the Fund determines the cost of the school the recipient has chosen and then subtracts the amount of financial aid the student is receiving from other sources which does not have to be repaid. The remainder is the amount of the scholarship, subject to the maximum scholarship amount adopted by the Board of Trustees.

**Example: 2010-2011 Annual Maximum Award equals \$9,800.**

### Expenses (1st semester)

Tuition	6,000
Textbooks	500

### Total Expenses

6,500

Grant - 500

### Scholarship payment for 1st Semester

\$6,000

\$6,000 is deducted from the maximum annual award of \$9,800 leaving \$3,800 available to be applied to 2nd semester.

The maximum annual award may change from year to year based upon the decision of the Board of Trustees and the guidance of the State Department of Higher Education.

## LOSS OF BENEFITS

A recipient of a scholarship will lose his/her eligibility for scholarship when:

- the cumulative grade point average falls below 3.0 for undergraduate or “Good Academic Standing” for graduate study for any semester; or
- the recipient falls below 12 credited hours at any time during the semester; or
- the recipient may no longer be classified as a dependent of the HRSA-ILA member; or
- the employee parent becomes classified as a Vested Terminated Participant under the HRSA-ILA Pension Plan or whose employment in the industry is terminated.

**It is the responsibility of the student to notify the Scholarship Fund upon withdrawing, auditing or non-completion of any course.**

- If the withdrawal, audit or non-completion of the course reduces the number of credited

hours taken below 12, the scholarship will be terminated and scholarship funds advanced for the semester must be repaid to the Fund;

## DURATION OF BENEFITS

- 4 years for undergraduate unless recipient is in a curriculum that requires five years of study. Documentation from the university must substantiate the five year curriculum;
- 3 years for graduate study unless the graduate degree requirements are completed sooner.

### APPEAL OF A DENIED CLAIM

See Administration Section for the procedures to appeal a denied claim.

## QUESTIONS OFTEN ASKED ABOUT THE DAVID D. ALSTON SCHOLARSHIP FUND

Will I be notified when my son or daughter becomes eligible to apply?

If David D. Alston scholarships are available, a notice is mailed in February to all participants with eligible dependents. This notice gives instructions on how to obtain an application and the deadline for submission. You can also look for Scholarship announcements in the HRSA-ILA website, [www.hrsa-ila.com](http://www.hrsa-ila.com), in the HRSA-ILA newsletter “Port Call” and in the Interactive Voice Response System by dialing (757) 423-3090.

How does my child apply for the scholarship?

If your child meets the eligibility requirements, you or your child may obtain an application by calling the Participant Services Department of the HRSA-ILA Funds, (757) 457-7090 or 1-800-899-3090. Applications will also be available through the HRSA-ILA website, [www.hrsa-ila.com](http://www.hrsa-ila.com), or by dialing the Interactive Voice Response System, (757) 423-3090.

What is the deadline for submitting an application?

The deadline for submission is posted on the eligibility notification as well as on the application. The HRSA-ILA newsletter “Port Call” and the HRSA-ILA website, [www.hrsa-ila.com](http://www.hrsa-ila.com), also publishes notification of scholarship availability.

What if I miss the deadline?

No late or incomplete applications will be forwarded to the panel for consideration. A “complete” application consists of a signed, typewritten application, current school transcript, 3 letters of reference, and a 300-word essay for undergraduate and a 500 to 700-word essay for graduate level scholarships.

How is the selection made for the scholarship awards?

A panel of educators reviews the applications taking into consideration Grade Point Average, rigor of courses taken, class rank, recommendation letters, extra-curricular activities, sources of financial assistance available to the applicant, potential for success in college, and applicant interview, if requested by the panel.

# QUESTIONS OFTEN ASKED ABOUT THE DAVID D. ALSTON SCHOLARSHIP FUND CONTINUED

## Can my child receive the Scholarship for summer school?

If your child has money remaining from the fall and spring semesters it may be applied to summer school classes. The student must supply proof of enrollment and a statement of account or invoice from the school.

## How is the amount of the Scholarship determined?

The HRSA-ILA Board of Trustees calculates the average tuition and required fees provided by the State Department of Higher Education. Only residential state supported schools are included in averaging. The cost of textbooks is issued by the Tidewater Scholarship Foundation. These amounts are combined to determine the maximum annual Scholarship.

## My child received the David D. Alston Scholarship. Must a current recipient of the scholarship reapply?

Your child does not need to reapply provided he or she has met the requirements for maintaining the scholarship and continues to be an

eligible dependent. If your child plans to attend graduate school, an application for a graduate level scholarship must be submitted by the required deadline. Required documentation to initiate the payment process must be submitted each semester.

## Is Financial Aid deducted from the amount of the Scholarship?

If your child receives a grant or another scholarship that does not require repayment, that amount is deducted from the school's educational costs. Educational loans or other funding that must be repaid are not deducted from the scholarship amount.

## What happens if textbooks cost more than what was allocated?

Receipts for required textbooks and educational expenses may be submitted for additional reimbursement.

## Is the cost of a computer covered by the scholarship?

No.

## QUESTIONS OFTEN ASKED ABOUT THE DAVID D. ALSTON SCHOLARSHIP FUND CONTINUED

What if my child withdraws from a class?

If the withdrawal results in your child falling below the 12 credited hours required for full time status, he/she will be terminated as a scholarship recipient and educational expenses advanced for the semester must be repaid to the scholarship fund. It is the student's responsibility to notify the Scholarship Fund of a change in school or dependency status.

What happens if I prepay my child's tuition?

The David D. Alston Scholarship Fund pays directly to the college or university. Prepayment is not necessary and will not be reimbursed to you.

# ADMINISTRATION OF THE FUND

Your Fund is a Welfare Benefit Plan and is administered by the HRSA-ILA Board of Trustees. The Board is made up of seven members appointed by the HRSA and seven members appointed by the ILA. The Board makes the decisions regarding any question, interpretation and application of the Fund provisions. The Board has the power to amend the Fund.



## ESTABLISHMENT OF THE FUND

The Fund is adopted pursuant to Collective Bargaining Agreements by and between the Hampton Roads Shipping Association and the International Longshoremen's Association, copies of which are available for examination and may be obtained by the participants of the Plan by written request to the Plan Administrator.

PLAN NAME	TRUSTEES	PLAN YEAR	PLAN NUMBER	PLAN ADMINISTRATOR AND ADDRESS
David D. Alston Scholarship Fund	As listed in the Administration Section, Page 7	October 1 through September 30	503	Board of Trustees David D. Alston Scholarship Fund 1355 International Terminal Boulevard Norfolk VA 23505-1458 Phone: (757) 457-7090 (800) 899-3090
<b>Employer Identification Number 54-1160614</b>				

David D. Alston Scholarship

# IMPORTANT NAMES AND ADDRESSES

## ADMINISTRATIVE OFFICE OF THE PLAN

- David D. Alston Scholarship Fund  
1355 International Terminal Boulevard  
Norfolk, Virginia 23505-1458  
Phone Number - (757) 457-7090  
1-800-899-3090

## FUND SPONSORS

- Hampton Roads Shipping Association  
236 E. Plume Street  
Norfolk, Virginia 23510  
Phone Number - (757) 622-2639
- Hampton Roads District Council  
International Longshoremen's Association  
1355 International Terminal Boulevard  
Suite 201  
Norfolk, Virginia 23505-1458  
Phone Number - (757) 440-9420

A complete list of the employers and employee organizations sponsoring the Fund may be obtained by the participants and beneficiaries upon written request to the Fund Administrator and is available for examination during business hours (8:30 a.m. to 5:00 p.m.) at the Fund's Administrative Office.

- Agent for Service of Legal Process  
HRSA-ILA Board of Trustees  
David D. Alston Scholarship Fund  
1355 International Terminal Boulevard  
Norfolk, Virginia 23505-1458

Service of legal process may also be made on any member of The Board of Trustees.

**THE HRSA-ILA BOARD OF TRUSTEES MAY  
TERMINATE, SUSPEND, AMEND OR MODIFY  
THE DAVID D. ALSTON SCHOLARSHIP FUND IN  
WHOLE OR IN PART AT ANY TIME.**