

SUMMARY OF MATERIAL MODIFICATIONS

TO THE

ALLIED BUILDING INSPECTORS LOCAL 211 I.U.O.E WELFARE FUND

PURPOSE OF THIS SUMMARY: This is an important notice concerning the benefits provided by the Allied Building Inspectors Local 211 I.U.O.E. Welfare Fund (the “Plan”) and it is being sent to you as a Summary of Material Modification. It is a summary of changes the Board of Trustees have made to the Plan and it is intended to supplement the Summary Plan Description (“SPD”) previously provided to you. You should retain this summary with your copy of the SPD.

DESCRIPTION OF THE MODIFICATION: The Plan has been modified as of July 1, 2024 to update the definition of “Dependent”, as indicated below:

"Dependent" means the employee's legal spouse or domestic partner, and all lawful dependents, defined as the employee's:

- biological child(ren);
- legally adopted child(ren);
- stepchild(ren) (child of legally married spouse or domestic partner);
- child(ren) named in a Qualified Medical Child Support Order;
- child(ren) for whom a court of law has named the employee as legal guardian; and
- an unmarried, disabled child of any age who resides in the household of the employee and who was initially covered by the Plan prior to age 26 and who is totally disabled by a mental or physical impairment which makes the child incapable of engaging in any gainful employment provided medical evidence of such impairment is furnished to the fund within 31 days after the date such child attained age 26.

Coverage will terminate for dependent children (other than eligible disabled children) at the end of the month in which the child reaches age 26. Children under the age of 26 whose employment provides them with employer-sponsored healthcare insurance coverage through the dependent's employment and accepts the coverage, will not be covered.

INFORMATION ABOUT THE PLAN SPONSOR: Allied Building Inspectors Local 211 I.U.O.E. Welfare Fund, 225 Broadway, Suite 4300, New York, NY 10007; our telephone number is (212) 233-2690.

July 25, 2024

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the "Trust Agreement"). The Trust Agreement is available upon request at the above address and may be inspected by you free of charge during normal business hours.

No individual other than the Board of Trustees has any authority to interpret the plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.

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DESCRIPTION OF THE MODIFICATION: The Plan has been modified as of October 1, 2024, as indicated below:

Prescription Benefit Expansion

Effective October 1, 2024, Prescription Benefits under the Plan shall include oral contraceptives and erectile dysfunction medications.

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DESCRIPTION OF THE MODIFICATION: The Plan has been modified as of January 1, 2024, as indicated below:

Expansion of eligibility for Full Body Scan

Effective January 1, 2024, all Active and Retiree Members and their Spouses or Domestic Partners, age 31 or above, will be eligible to avail themselves to the Full Body screening benefit by Inner Imaging.

Prescription Benefit Expansion to include Shingles Injection

Effective January 1, 2024, all Retirees and their Spouses or Domestic Partners will be eligible to receive the Shingles Vaccine Injection with a \$20.00 co-pay.

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