

I.B.U. of the Pacific National Health Benefit Trust

November 1, 2018

SUMMARY OF MATERIAL MODIFICATION

AMENDMENT TO THE PPO PLAN AND SUMMARY PLAN DESCRIPTION FOR THE INLANDBOATMEN'S UNION OF THE PACIFIC NATIONAL HEALTH BENEFIT TRUST

(January 2018)

PLEASE KEEP THIS DOCUMENT WITH YOUR BENEFIT BOOKLET

Vision Benefit

Effective January 1, 2019, the vision benefit limit will be increased from 80% of the cost of a vision exam and hardware up to \$150 per year to 80% of the cost of a vision exam and hardware up to \$300 per year. All other limitations and requirements are subject to the same terms and conditions as described on page 72 of the January 2018 Summary Plan Description.

If you have any questions about this notice, please contact the Trust Administrative Office at 1-(800) 547-4457 or email ibu@benesys.com.