



EMPLOYEE PAINTERS' TRUST

DATE: June 2025
TO: ALL PLAN PARTICIPANTS
RE: SUMMARY OF MATERIAL MODIFICATIONS

Effective February 1, 2025, the Board of Trustees has confirmed the following clarification to the Employee Painters' Trust (the "Plan") Plan Document and Summary Plan Description.

Organ Transplant

This Summary of Material Modification is to modify coverage for Organ Transplant services to remove the prior lifetime maximum. Donor benefits will be covered up to a maximum of \$75,000, all inclusive, per transplant.

Organ Transplant Surgery will be covered under the normal plan rules (Plan Document p. 26).

Please note: Organ Transplant Surgery and Donor Benefits shall require preauthorization. (Plan Document p. 41)

Sincerely,

BOARD OF TRUSTEES

This document is a Summary of Material Modifications ("SMM") intended to notify you of important changes to certain benefits available under The Employee Painters' Trust Health and Welfare Plan ("the Plan"). This summary is intended to satisfy the requirements for issuance of a SMM under the Employee Retirement Income Security Act of 1974, as amended. You should take the time to read this SMM carefully and keep it with the Plan Document and Summary Plan Description ("SPD") that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact the Plan Administrator during normal business hours at (844) 344-2721 or (206) 518-9730.