



EMPLOYEE PAINTERS' TRUST

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

The Board of Trustees has confirmed the following clarification to the Employee Painters' Trust (the "Plan") Plan Document and Summary Plan Description.

Preventive Care

This Summary of Material Modification is to modify coverage for Ambulance and Emergency Room services provided by non-PPO Providers. Out-of-Network services will have the same deductible as In-Network providers, in accordance with recent changes by the federal government.

Ambulance	70% AFTER DEDUCTIBLE	70% AFTER DEDUCTIBLE	70% AFTER DEDUCTIBLE	70% AFTER DEDUCTIBLE
<p>Ambulance Covers medically necessary transport. Ground and Air Ambulance for member convenience or for non-clinical reasons is <u>not</u> covered. Note: PPO - emergency use of a non-preferred provider will be covered at the preferred level subject to Prevailing Fee Reduction (by admin unless otherwise noted)</p> <p>Emergency Room - Health Care Reform requires out-of-network to be paid at In-network cost share</p> <p>Note: any copay applies only to E.R. Facility expenses and is waived if admitted; related expenses - radiology, pathology, anestheisa, surgeon, etc. covered at E.R. coinsurance, no copay. *ER Copay does not appear on ID cards except by special request*</p>	70% AFTER DEDUCTIBLE	70% AFTER DEDUCTIBLE	70% AFTER DEDUCTIBLE	70% AFTER DEDUCTIBLE

Please note: Ambulance (Plan Document p. 25)
Emergency Room (Plan Document p. 25)

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.