



EMPLOYEE PAINTERS' TRUST

June 2024

TO: SELF-FUNDED PLAN PARTICIPANTS

RE: SUMMARY OF MATERIAL MODIFICATIONS (SMM)

The Board of Trustees (the "Trustees") have confirmed the following changes to the Employee Painters' Trust (the "Plan") Plan Document and 2023 Summary Plan Description, effective June 1, 2024:

I. Maternity Benefits

The Plan will not provide coverage for maternity or pregnancy services and/or related charges incurred by a Covered Person who is a surrogate mother for another party, or for a person who acts as a surrogate for a Covered Person. All services and coverages related to surrogacy are excluded under the Plan.

II. Out of Country Medical Coverage

The Plan covers only emergency treatment received outside of the United States. Emergency treatment and stabilization services are for conditions that reasonably appear to create an emergency, based on the patient's presenting symptoms.

An emergency medical condition is a medical condition manifesting itself by acute symptoms of sufficient severity (including sever pain) such that the prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in the following:

- Placing the health of the individual in serious jeopardy
- Serious impairment to bodily functions
- Serious dysfunction of any bodily organ or part

When emergency care is given in the Emergency Room of a facility, the Plan covers the care received including the stabilization services. Out of country emergency coverage will be paid at the in-network cost sharing. Unless the out of country provider can submit a claim for emergency services to the Plan's medical network, the Covered Person is responsible for paying the whole cost of such services out-of-pocket.

III. Dependent Eligibility

Stepchildren are eligible on the same basis as natural children. A Covered Person's stepchildren qualify as a Dependent when they are:

- Living with the Covered Person in a regular parent-child-relationship
- Normally claimed as an exemption on the Covered Person's Federal Tax Return
- Primarily dependent on the Covered Person for support

The current Plan, its Amendments, and SMMs can be found on the Fund's website at www.IUPATWesternBenefits.org. Hard copies are available by contacting the Administrative Office. If you have any questions, please do not hesitate to call the Trust Office at 844.344.2721.

Sincerely,

Board of Trustees
Employee Painters' Trust

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.