



# EMPLOYEE PAINTERS' TRUST

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

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Effective January 1, 2026, the Board of Trustees has confirmed the following modification to the Employee Painters' Trust (the "Plan") Plan Document and Summary Plan Description.

## **Prescription Drugs Benefits**

This Summary of Material Modification is to modify coverage for prescription drug plan exclusions, to move prescription vitamins from an excluded benefit to a covered benefit.

Prescription Vitamins will be covered under the normal plan rules for prescription drugs, per the Plan Document (page 27). This coverage does not include over-the-counter vitamins or other supplements.

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.*