

Mahoning & Trumbull County Building Trades Insurance Fund

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Summary of Material Modifications

Date of Notification: February 2026

Dear Participant:

Weekly Indemnity Benefit.

Effective September 11, 2025, the Plan's Weekly Indemnity Benefit is only offered to those active employees who are unable to work due to injury or illness, and thus lost their income source. Individuals receiving a retirement benefit are not eligible for this benefit, even if they are performing work in Covered Employment.

LiveHealth Online.

Effective September 1, 2025, the Plan shall continue to waive the Participant co-pay for telehealth services through LiveHealth Online. Further, language in the Plan which stated that the LiveHealth Online co-pay waiver would terminate on August 31, 2024 has been removed.

Please keep this notice with your copy of the Plan. If you have any questions about the changes explained in this notice, please contact the Fund Office.

Sincerely,

Board of Trustees

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. This SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any provision or feature is not discussed in this SMM or is only partially discussed, then the terms of the Plan will govern in all such cases.

The Board of Trustees reserves the right to amend the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with applicable law, the amendment procedures established under the Plan, and the Trust Agreement.

The Board of Trustees (or its duly-authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.