

**BUILDING TRADES WELFARE BENEFIT FUND
585 STEWART AVENUE, SUITE 330
GARDEN CITY NEW YORK 11530**

Phone: 516-740-5319

Email: BTSupport@Dickinsongrp.com

Fax: 516-740-5410

January 2026

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Building Trades Welfare Benefit (“Fund”) has adopted the following changes to Plan A of the Building Trades Welfare Benefit Plan (“Plan”) effective December 1, 2025. Please keep this document with your Summary Plan Description (“SPD”).

- 1. Subsections C and D Section entitled “When Do Benefits Terminate” on page 21 of the SPD is deleted and replaced with the following language.**

C. Leaving a Contributing Employer but Staying within the Industry

Notwithstanding anything in this SPD to the contrary, if you begin working in any job classification covered by the Fund for a non-contributing employer, your coverage will end immediately on the date you begin working for such non-contributing employer. If you reenter Covered Employment within 3 months of the date on which your coverage terminates, and contributions are received for that work, your coverage will be reinstated on a month to month basis for any month in which you work at least 120 hours until you either (i) work enough hours during a subsequent Contribution Period to sync back into the quarterly eligibility cycle; or (ii) do not work at least 120 hours in any month.

If you reenter Covered Employment more than 90 days after your coverage terminates, or if you reenter Covered Employment within 90 days but your coverage is otherwise terminated before you sync back into the quarterly eligibility cycle, you will be treated as a new Employee and will be required to satisfy the initial eligibility rules before your coverage will recommence.

D. Employer Termination

If your employer is no longer a Contributing Employer, coverage for you and your Dependents ends immediately on the date your employer’s status as a contributing employer ends. If you reenter Covered Employment within 3 months of the date on which your coverage terminates, and contributions are received for that work, your coverage will be reinstated on a month to month basis for any month in which you work at least 120 hours until you either (i) work enough hours during a subsequent Contribution Period to sync back into the quarterly eligibility cycle; or (ii) do not work at least 120 hours in any month.

If you reenter Covered Employment more than 90 days after your coverage terminates, or if you reenter Covered Employment within 90 days but your coverage is otherwise terminated before you

sync back into the quarterly eligibility cycle, you will be treated as a new Employee and will be required to satisfy the initial eligibility rules before your coverage will recommence.

Grandfathered Status under the Patient Protection and Affordable Care Act

This group health plan believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Building Trades Welfare Benefit Fund at 516-833-9300. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform

21151970v2