BUILDING TRADES WELFARE BENEFIT FUND
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JANUARY 2026

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Building Trades Welfare Benefit Fund ("Fund") has adopted the following changes to Plan D of the Building Trades Welfare Benefit Plan ("Plan"). These changes are effective January 1, 2026. Please keep this document with your Summary Plan Description ("SPD").

1. **The first two sentences in the last paragraph on page 3 of the SPD are deleted and replaced with the following:**

   With your BCBS identification cards, you may go to any medical doctor in the BCBS network for an office visit. Unless your copay has been waived as part of the four (4) in-network non-preventive visits with an in-network primary care physician within twelve (12) months of the Annual Physical Examination, you will be required to make only a $20 Co-payment for a visit with a primary care physician. You will be required to make a $40 Co-payment for a visit with a specialist.

2. **The first paragraph under "Medical Expense Benefit" on page 6 of the SPD is deleted and replaced with the following:**

   Co-payment of $20 per visit for a primary care physician, unless one of four (4) in-network non-preventive visits with an in-network primary care physician within twelve (12) months of the Annual Physical Examination. $40 per visit for a specialist.

3. **The following new section is added under "Preventive and Primary Care Services," following "Child Preventive and Primary Care Services" on page 33 of the SPD:**

   Primary Care

   For Participants and Dependents who have received their Annual Physical Examination, the Plan covers up to four in-network non-preventive visits with an in-network primary care physician within twelve (12) months of the Annual Physical Examination, without any cost-sharing (Co-payment, Co-insurance).