CENTRAL STATES JOINT BOARD HEALTH & WELFARE PLAN

Summary of Material Modifications

This Summary of Material Modifications (SMM) describes the modifications to your Plan. This SMM is effective for all benefits received on or after January 1, 2027. Please keep this SMM with your other important papers relating to benefits provided to you and your eligible dependents by the Board of Trustees of the Central States Joint Board Health & Welfare Fund.

Changes to Medical Plan Cost Sharing – Plan B

Effective January 1, 2027, the Plan's cost sharing provisions will be updated as described below.

Major Medical Benefit Out-of-Pocket Maximum

Effective January 1, 2027, the Plan's annual major medical benefit out-of-pocket maximum will increase as follows:

Coverage Tier	Current	New
Individual	$3,800	$5,000
Family	$11,400	$15,000

Once a covered participant reaches the applicable medical out-of-pocket maximum, the Plan will continue to pay covered expenses at the applicable benefit level for the remainder of the calendar year, subject to the Plan's terms, conditions, and limitations.

Prescription Drug Benefit Out-of-Pocket Maximum

The prescription drug benefit out-of-pocket maximum will continue to be adjusted annually so that the combined major medical and prescription drug out-of-pocket maximum equals the maximum amount permitted under the Affordable Care Act. Effective January 1, 2027, the prescription drug out-of-pocket maximum will change as follows:

Coverage Tier	Current	New
Individual	$8,200	$7,000
Family	$12,600	$9,000

Office Visit and Urgent Care Copayments

Effective January 1, 2027, the following copayments will increase:

Service	Current Copay	New Copay
Primary Care Physician (PCP) Office Visit	$25	$50
Specialist Office Visit	$50	$75
Urgent Care Visit	$25	$100

The applicable copayment will apply each time covered services are received from a participating provider. All other Plan provisions remain unchanged unless otherwise stated.

Please keep this notice with your Summary Plan Description ("SPD") booklet for future refence. ***If you have any questions about these changes or your plan of benefits, please contact the Fund Office.***