

IMPORTANT NOTICE TO PLAN PARTICIPANTS

SUMMARY OF MATERIAL MODIFICATIONS TO THE SUMMARY PLAN DESCRIPTION FOR THE PLASTERERS AND CABINET MAKERS HEALTH FUND (APRIL 2016)

Effective December 1, 2024, the Board of Trustees of the Plasterers and Cabinet Makers Health Fund (Plan) has amended its claim filing provisions as further provided below.

- 1. The “Deadlines for Filing Claims” provisions in the Section entitled “Claims Filing and Appeals Procedures” is amended to require that any medical, disability or prescription drug claims incurred on or after December 1, 2024, must be filed with the Plan within six (6) months. The Plan’s provisions in this regard are amended as follows:**

Claims Filing and Appeals Procedures

Deadlines for Filing Claims

Medical and Disability Claims – Effective for all Medical and Disability Claims incurred on and after December 1, 2024, the deadline for filing a claim for medical or disability benefits is six (6) months after the date you incurred the claim. For all Medical and Disability Claims incurred prior to December 1, 2024, the deadline for filing a claim for medical or disability benefit is fifteen (15) months after the date you incurred the claim.

Prescription Drug Claims – Effective for all bills for prescription drugs incurred on and after December 1, 2024, the deadline for filing a claim for prescription drug benefits is six months after the date you incurred the claim. Failure to do so will result in non-payment by the Plan. For all prescription drug claims incurred before December 1, 2024, the deadline for filing a claim for prescription drugs is fifteen (15) months after the date you incurred the claim.

Previously, all medical, disability and prescription drug claims had to be filed within fifteen (15) months.

Please insert this notice with your Summary Plan Description. If you have any questions regarding this notice, please contact the plan administrator at Wilson-McShane Corporation, 3001 Metro Drive, Suite 500, Bloomington, MN 55425, 952-854-0795.