

Summary of Material Modifications



St. Louis-Kansas City Carpenters Regional Health Plan

WHEREAS, of the Plan Document and Summary Plan Description of the Carpenters' Health and Welfare Trust Fund of St. Louis (dba St. Louis-Kansas City Carpenters Regional Health Plan), restated as of May 1, 2024 ("Plan") and Article V, Section 4 of Carpenters' Health & Welfare Trust Fund Agreement provide that the Plan may be amended by the Board of Trustees in its discretion from time to time; and

WHEREAS, it is the desire of the Board of Trustees to amend the Plan;

NOW, THEREFORE, BE IT RESOLVED that the Plan shall be amended as follows:

Effective 1/1/2025

Amendment 1

- I. Effective January 1, 2025, Section VIII(B)(1)(b) shall be deleted in its entirety and replaced with the following:
 - b) Non-Active Classification – The life insurance benefit is available to Participants and Dependents in the Non-Active Classification except for Participants and their Dependents enrolled in the Medicare Advantage Program. Certain re-instated non-active Participants are not eligible for life insurance in this section. COBRA Participants are not eligible.
- II. Effective January 1, 2025, Section VIII(C)(3) by adding the following subsection (d):
 - d) For any Participant or Dependent enrolled in the Medicare Advantage Program.