

Summary of Material Modifications

MACRC Health Fund / STLKC Southern Region

EIN: 36-2229735



This Summary of Material Modifications (SMM) as of June 10, 2025, updates the Summary Plan Description (SPD)/Plan Document booklet effective July 1, 2025. This summary should be kept with your current booklet until an updated booklet is distributed to you.

The SMM is required to explain important changes to the Plan and cannot modify the terms of the formal Plan document. This summary is a general description of the changes that have been made to the Plan. If there are inconsistencies between the SMM and the Plan document, the Plan document prevails. The Trustees reserve the right to amend, modify, or terminate the Plan at any time. Receipt of this SMM does not guarantee eligibility.

1. Effective 7/1/2025: Maternity Leave Benefit clarification

The Plan provides a Maternity Leave benefit for actively working, female employee participants, except for Non-Bargained Office and In-House Employees. Pregnant employee participants are eligible to receive weekly payments for up to 26 weeks, and up to 40 health fund and 28 pension contribution hours per week, as certified by their doctor. **Benefits can begin up to 13 weeks before expected delivery and continue 13 weeks after delivery, except in cases of early delivery.**

To receive benefits, the participant and her doctor must submit completed application forms before the leave begins as is required by the Plan.

BENEFIT	AMOUNT <i>Plan Pays</i>	CONTRIBUTIONS <i>Plan Pays</i>
Maternity Leave (weekly indemnity)	\$800 per week	Health Fund: 40 hours/week Pension fund: 28 hours/week

2. Effective 8/1/2025: Life and Accidental Death and Dismemberment (AD&D) Benefit

The life insurance and AD&D benefits are updated as defined in the below table.

BENEFIT	AMOUNT <i>Plan Pays</i>
Insurance on Life of Active Participant	\$50,000
Insurance on Life of Pre-65 Retiree	\$25,000
Insurance on Life of eligible Dependent	\$2,500
AD&D death benefit (Members only) <ul style="list-style-type: none">LifeOne hand, one foot or sight of one eyeBoth hands, both feet, sight of both eyes or any combination of two or more of the above losses	Up to \$50,000 100% 50% 100%