

**SUMMARY OF MATERIAL MODIFICATIONS  
TO THE  
SOUTHERN TIER BUILDING TRADES  
BENEFIT PLAN**

1. **General.** This is a summary of material modifications regarding the Southern Tier Building Trades Benefit Plan (the “Plan”). This summary of material modification supplements the Summary Plan Description (the “SPD”) previously provided to you. You should retain this document with your copy of the SPD.

2. **Plan Administrator Information.** The legal name, address and federal employer identification number of the Plan Administrator are:

Joint Board of Trustees of the  
Southern Tier Building Trades  
Benefit Plan  
202 W. Fourth Street  
Jamestown, New York 14701  
(716) 664-4391

EIN: 16-0810677

3. **Summary Description of Modification.**

A. The Trustees have amended Section 8 of the Plan, effective May 1, 2026, to allow use of debit and/or credit (stored value) cards (“cards”) provided by the Claim Administrator and the Plan for payment of Eligible Expenses, subject to the following terms.

(i) You must certify that such card will only be used for Eligible Expenses incurred after January 1, 2026. You must also certify that any medical care expense paid with the card has not already been reimbursed by any other plan covering health benefits and that you will not seek reimbursement from any other plan covering health benefits.

(ii) Your card will be issued when you are enrolled in Plan Coverage and will remain active while you remain a Participant in the Plan. Such card will be automatically cancelled upon your death or if you no longer participate in the Plan.

(iii) The dollar amount of coverage available on the card will be the current balance of your Reimbursement Account.

(iv) The cards will only be accepted by such merchants and service providers as have been approved by the Claim Administrator and who provide qualified services under IRS Section 213.

(v) The cards will only be used for Eligible Expense purchases at these providers, including, but not limited to, the following:

(i) Copayments for doctor and other medical care;

(ii) Purchase of prescription drugs;

(iii) Purchase of medical items such as eyeglasses, syringes, crutches, etc.

(vi) Such purchases by the card will be subject to substantiation by the Claim Administrator,

usually by submission of a receipt from a merchant or service provider describing the service or product, the date of purchase and the amount. Some charges will be considered substantiated at the time of charge by the nature of the charge, such as co-payments. Some charges will be considered substantiated due to their "recurring" nature, in which the expenses match expenses previously approved as to amount, provider, and time period. At point of sale, the service provider or merchant can provide information to the Claim Administrator to substantiate the charge. All charges will be conditional pending confirmation and substantiation.

(vii) If such purchase is later determined by the Plan Administrator not to be an Eligible Expense, the Plan Administrator, in its discretion, will use one of the following correction methods to make the Plan whole:

- (A) Require repayment of the improper amount by the Participant; or
- (B) Claims substitution or offset of future claims until the amount is repaid.

Until the amount is repaid, the Plan Administrator will take further action to ensure that further violations of the terms of the card do not occur, up to and including denial of access to the card.

Nova Healthcare Administrators has been appointed by the Plan Administrator as Claim Administrator. The Claim Administrator's authority and responsibility shall be limited to that portion of the Plan that it has been authorized by the Plan Administrator to administer. The Claim Administrator shall have the authority and responsibility to administer this Plan's claim procedure.

- B.** The Trustees have amended the Plan to provide for the Teladoc Health service. The Plan covers this expense for Participants and their eligible dependents as a medical claim at 100 per cent.
- C.** An annual fee of \$50 is taken from your Reimbursement Account for these new services.