DocuSign Envelope ID: CBB45EAC-70B1-419E-AFD6-439992E9F2FF

SUMMARY OF MATERIAL MODIFICATION AND AMENDMENT #3 TO THE UNITED BENEFIT FUND ELITE PLAN GROUP NO. 16358

This Summary of Material Modification and Amendment describes changes to the United Benefit Fund – Elite Plan effective January 1, 2022. These changes are effective as of **November 8, 2023** and will remain in effect until amended in writing by the Plan Administrator.

This document should be read carefully and attached to the Plan Document and Summary Plan Description. Please contact the Plan Administrator identified in the Summary Plan Description if you have any questions regarding the changes described in this Summary of Material Modification.

Board of Trustees of the United Benefit Fund (the "Plan Sponsor") is amending the United Benefit Fund – Elite Plan (the "Plan") as follows:

The Nutritional Counseling exclusion is hereby deleted and replaced with the following in the Eligible Medical Expenses section:

Nutritional Counseling: Services related to nutritional counseling for medical and mental health conditions (e.g., eating disorders such as bulimia and anorexia, diabetes mellitus, gastro-intestinal disorders, chronic obstructive pulmonary disease), in which dietary adjustment has a therapeutic role, when furnished by a provider (e.g., licensed nutritionist, registered dietician, or other qualified licensed health professionals such as nurses who are trained in nutrition) recognized under the Plan. Medically necessary nutritional counseling is covered in addition to and to the extent it is not otherwise included for coverage under the preventive services section of the Plan.

All other provisions of this Plan shall remain unchanged.

In Witness Whereof, Board of Trustees of the United Benefit Fund has caused this Amendment to take effect, be attached to, and form a part of their Elite Plan.

DocuSigned by:
Jeanna Talamo
12A3BD0141444FC...

Authorized Signature	Date	Title
	12/5/2023	Administrator
Witness	Date	Title