

**SUMMARY OF MATERIAL MODIFICATION  
AND  
AMENDMENT #2  
TO THE  
UNITED BENEFIT FUND  
MODERN PLAN  
GROUP NO. 16358**

This Summary of Material Modification and Amendment describes changes to the United Benefit Fund – Modern Plan effective January 1, 2022. These changes are effective as of **January 1, 2024** 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 – Modern Plan (the "Plan") as follows:

1. *The **Total Overall Calendar Year Drug Out-of-Pocket Maximum** in the **Medical Schedule of Benefits-Modern Plan** is hereby deleted and replaced as follows:*

**MEDICAL SCHEDULE OF BENEFITS – MODERN PLAN**

MODERN PLAN	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS (Subject to the Maximum Allowable Expense)
<b>TOTAL OVERALL CALENDAR YEAR DRUG OUT-OF-POCKET MAXIMUM</b> (includes Deductible, Coinsurance and Copays – combined with Prescription Drug Card)	\$9,450 \$18,900	\$20,000 \$40,000


2. *The **Calendar Year Out-of-Maximum** in the **Prescription Drug Schedule of Benefit-Modern Plan** is hereby deleted and replaced as follows:*

**PRESCRIPTION DRUG SCHEDULE OF BENEFITS – MODERN PLAN**

BENEFIT DESCRIPTION	BENEFIT
<b>CALENDAR YEAR OUT-OF-POCKET MAXIMUM</b> (includes Deductibles and Copays – combined with major medical) Single Family	         \$9,450 \$18,900

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 Modern Plan.

  
\_\_\_\_\_  
Authorized Signature

2/1/24  
\_\_\_\_\_  
Date

Trustee  
\_\_\_\_\_  
Title

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title