

**SUMMARY OF MATERIAL MODIFICATION
AND
AMENDMENT #3
TO THE
UNITED BENEFIT FUND
AETNA POS
GROUP NO. A6358**

This Summary of Material Modification and Amendment describes changes to the United Benefit Fund – Aetna POS effective January 1, 2024. 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.

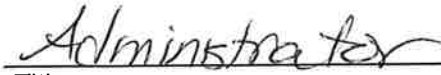
Board of Trustees of the United Benefit Fund (the "Plan Sponsor") is amending the United Benefit Fund – Aetna POS (the "Plan") as follows:

*The **Applied Behavioral Analysis** exclusion under **General Exclusions and Limitations** is hereby deleted and not replaced.*

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 Aetna POS.

 _____
Authorized Signature Date

 _____
Title

Witness Date
A6358-03-Aetna POS

Title