

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

This Summary of Material Modification and Amendment describes changes to the United Benefit Fund – Cambridge B 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.

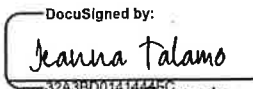
Board of Trustees of the United Benefit Fund (the "Plan Sponsor") is amending the United Benefit Fund – Cambridge B Plan (the "Plan") as follows:

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 Cambridge B Plan.

DocuSigned by:

12/5/2023
Authorized Signature Date

Administrator
Title

Witness Date

Title