SUMMARY OF MATERIAL MODIFICATION AND AMENDMENT #4 TO THE UNITED BENEFIT FUND VOA BASE GROUP NO. A6358

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

The Healthcare Bluebook: SmartSelect Program section of the Plan 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 VOA Base Plan.

Jana Colaino	6/20/24	Administrator	
Authorized Signature	Date	Title	
Witness	Date	Title	