

**BAC LOCAL UNION 15 WELFARE FUND
SUMMARY OF MATERIAL MODIFICATIONS**

To: All Eligible Participants
Re: Disability Hours Credit Change
Date: April 2026

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Dear Participant:

The Board of Trustees may occasionally modify benefits based on the financial status of the Plan, to comply with federal law, or to ensure that the Fund provides cost effective benefits to participants, beneficiaries and dependents. Effective January 1, 2026 the Plan is implementing the following change.

Active Employee Disability Hours Increase

An active Employee with a Total Disability will receive credit for 31 hours (increased from 30 hours) worked per week for a maximum of 13 weeks.

Please keep this notice with your Summary Plan Description booklet. If you have any questions regarding this change, please contact the Fund's administrative office at (833) 479-9428 or at (816) 777-2668.

Sincerely,

BOARD OF TRUSTEES
BAC LOCAL UNION 15
WELFARE FUND