

**STA-ILA BENEFITS TRUST FUND
FOR ACTIVE EMPLOYEES**

**SUMMARY OF MATERIAL MODIFICATIONS
(Modification #1 to October 1, 2021, SPD Restatement)**

The Trustees hereby announce the following changes to the Weekly Accident and Sickness Benefit under the **STA-ILA Benefits Trust Fund** (the “Plan”). This notice explains the changes made to the information contained in your current Summary Plan Description (referred to as an “SPD”).

You should:

- Read this notice carefully, and if you have any questions, contact the Plan Administrator at (410) 633-9311.
 - Keep this notice in a safe place along with a copy of your Summary Plan Description for handy reference.
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Weekly Accident and Sickness Benefit

Effective for illnesses and injuries which commence(d) on or after October 1, 2022, if you qualify for the Weekly Accident and Sickness benefit, the benefit amount will be paid for as long as you remain Disabled. For each period of disability, your benefits are paid up to a maximum of 52 weeks as long as you remain Disabled. The previous maximum duration was 26 weeks. This change affects the following sections of the SPD:

If You Become Disabled (page 11)

If you become disabled due to a non-work related injury or illness and you are under the care of a physician, you may be eligible for a Weekly Accident and Sickness Benefit. This benefit will be paid to you as long as you are disabled, to a maximum of 52 weeks per period of disability. This benefit is not available to your covered Dependents; it is an employee-only benefit. You must contact the Fund Office in writing within 90 calendar days after the day the illness or injury occurs.

Credit Hours Limitation (page 16)

Disability Hours will be credited for weeks in which you are actually disabled during a period of (a) 156 consecutive weeks if you are being paid workers’ compensation benefits during the Disability, or (b) 52 consecutive weeks if you are being paid a Weekly Accident and Sickness Benefit, beginning with the first week of Disability. The maximum number of Disability Hours that can be earned per Plan Year is 1,000 hours for Group A Employees, and 700 for Group B Employees.

Duration of Benefits (page 32)

Weekly Accident and Sickness Benefits are payable from the first (1st) day of Disability if your Disability was due to a Non-Occupational Injury, hospital confinement or outpatient surgery. If

your Disability was due to a Non-Occupational Illness, Weekly Accident and Sickness Benefits are payable from the sixth (6th) day of your Disability.

If you receive the Weekly Accident and Sickness Benefit for at least five (5) full weeks, the Weekly Accident and Sickness Benefit is payable retroactively for any period of time that such benefit was not initially payable.

If you qualify for the Weekly Accident and Sickness Benefit and your coverage subsequently terminates for any reason, this benefit amount will be paid for as long as you remain Disabled. For each period of disability, your benefits are paid up to a maximum of 52 weeks as long as you remain Disabled.

The members of the Board of Trustees are on the following two pages.

Sincerely,

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July 2023

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