

**STA-ILA BENEFITS TRUST FUND
FOR PENSIONERS**

**SUMMARY OF MATERIAL MODIFICATIONS
(Modification #2 to October 1, 2021 SPD Restatement)**

The Trustees hereby announce the following changes to Retiree Spouse Coverage 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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Expanded Eligibility for Surviving Spouses of Pensioners

Previously, the surviving Spouse of a Pensioner (“Pensioned Spouse”) was eligible for Pensioner coverage if the surviving Spouse was eligible for pension benefits from the STA-ILA Pension Plan and the Pensioner had retired under a Normal, Early, Service, or Disability Pension.

Effective October 1, 2024, the Pensioned Spouse is eligible for Pensioner coverage if they meet the above requirement or if Pensioner retired with at least 25 Pension Credits (as defined in the STA-ILA Pension Plan).

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

Sincerely,

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November 2025**

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