

Duluth Building Trades Health Fund

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SUMMARY OF MATERIAL MODIFICATIONS – NO. 2

The Summary Plan Description for the Duluth Building Trades Health Fund dated September 1, 2023, is hereby amended as follows:

1. Effective January 1, 2024, the Schedule of Benefits for Active Employees and Dependents (pages 1 and 2), Option 2 for Non-Medicare Eligible Retirees, Dependents, and Surviving Spouses (pages 5-6) and Option 2 for Medicare Eligible Retirees, Dependents and Surviving Spouses (page 7) is revised to increase the Vision Care Expense Benefit, as follows:

SCHEDULE OF BENEFITS

Schedule Of Benefits For Active Employees And Dependents

Vision Care Expense Benefit (For Dependent Children Up to Age 19)	Coverage
Exams and Refractions	100%
Frames	\$500 Every Two-Year Period (beginning with even years)
Lenses for Glasses and Contact Lenses	100% (limited to one pair of lenses for glasses or one order of contact lenses every calendar year)
Vision Care Expense Benefit for Adults	Coverage
Maximum Benefit Every Two Calendar Years (Beginning with even years)	\$500

Option 2: Schedule Of Benefits For Non-Medicare Eligible Retirees, Dependents, And Surviving Spouses

Vision Care Expense Benefit (For Dependent Children Up to Age 19)	Coverage
Exams and Refractions	100%
Frames	\$500 Every Two-Year Period (beginning with even years)
Lenses for Glasses and Contact Lenses	100% (limited to one pair of lenses for glasses or one order of contact lenses every calendar year)
Vision Care Expense Benefit for Adults	Coverage
Maximum Benefit Every Two Calendar Years (Beginning with even years)	\$500

Option 2: Schedule Of Benefits For Medicare Eligible Retirees, Dependents, And Surviving Spouses

Vision Care Expense Benefit (For Dependent Children Up to Age 19)	Coverage
Exams and Refractions	100%
Frames	\$500 Every Two-Year Period (beginning with even years)
Lenses for Glasses and Contact Lenses	100% (limited to one pair of lenses for glasses or one order of contact lenses every calendar year)
Vision Care Expense Benefit for Adults	Coverage
Maximum Benefit Every Two Calendar Years (Beginning with even years)	\$500