

December 2025

SUMMARY OF MATERIAL MODIFICATIONS – NO. 6

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

Effective January 1, 2026, the Plan’s Medical Benefits, Preventive Care, Section 3 on pages 30-31, is amended as follows (new language underlined):

3. Other Covered Preventive Services For Women

- BRCA-related cancer: One office visit risk assessment for women with a personal or family history associated with certain cancers or ancestry associated with breast cancer susceptibility (BRCA1/2 gene mutations), and up to two sessions of genetic counseling and evaluation for BRCA testing
- Breast cancer medication: Risk reducing medications, such as Tamoxifen and Raloxifene, to women who are at increased risk for breast cancer and low risk for adverse medication effects
- Breast cancer biennial screening (mammography) for women over 40, and additional imaging (e.g., MRI, ultrasound, mammography) and pathology evaluation, if indicated
- Cervical cancer screening
 - Pap test (also called a Pap smear) every 3 years for women 21 to 65
 - Human Papillomavirus (HPV) DNA test with the combination of a Pap smear every 5 years for women 30 to 65 who don’t want a Pap smear every 3 years
- Chlamydia and gonorrhea screening for sexually active women aged 24 and younger and for older women at increased risk
- Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs)
- Diabetes screening for women with a history of gestational diabetes who aren’t currently pregnant and who haven’t been diagnosed with type 2 diabetes before
- Interpersonal and domestic violence screening
- Obesity prevention counseling for women aged 40 to 60 years with normal or overweight body mass index
- Osteoporosis screening for postmenopausal women younger than 65 who are at increased risk, and all women 65 years and older
- Patient navigation services for breast and cervical cancer screening
- Urinary incontinence screening for women yearly
- Well-woman visits to get recommended services for women

Effective January 1, 2026, the Plan's description of Weekly Income Benefits (For Bargaining Unit Employees) on page 48, is amended as follows (new language underlined):

WEEKLY INCOME BENEFIT (FOR BARGAINING UNIT EMPLOYEES)

If you become totally disabled as the result of a non-occupational illness or injury, you may be eligible for Weekly Income Benefits.

Eligibility

To be eligible for benefits, you must be Totally Disabled as defined by the Plan and be under the regular care of a Physician and have no other earned income (including unemployment benefits). To receive benefits, submit a disability form, provided by the Fund Office, completed and signed by the attending/treating Physician or Surgeon, or a nurse practitioner, a Physician assistant, or medical assistant that is supervised by a Physician.

The Weekly Income Benefit is only available to bargaining unit employees covered under the full plan of benefits for Active Employees. Retirees and non-bargaining unit employees are not eligible for this benefit. You must be actively working for a Contributing Employer or continuing eligibility by using hours that were credited to your hours bank in the month in which you become Totally Disabled to be eligible for this benefit. You will not be eligible for this benefit for any week that you receive unemployment compensation benefits. The Weekly Income Benefit is in addition to any benefits you receive under the Minnesota Paid Leave law, but the combined total of the Weekly Income Benefits and the Minnesota Paid Leave law benefits shall not exceed your "usual salary" as determined by the State of Minnesota. If the combined benefits exceed your usual salary, you must refund the excess to this Plan. When you apply for Weekly Income Benefits and you are eligible for Minnesota Paid Leave law benefits, you will be required to provide the Fund Office with your benefit statement from the State of Minnesota.