

**AMENDMENT TO THE
SOUTHERN ILLINOIS LABORERS' & EMPLOYERS
HEALTH & WELFARE FUND SUMMARY PLAN DESCRIPTION**

SUMMARY PLAN DESCRIPTION C – AMENDMENT #10

WHEREAS, the Board of Trustees of the Southern Illinois Laborers' & Employers' Health & Welfare Fund may amend the Summary Plan Description ("SPD") pursuant to Article 13 of the Restated Agreement and Declaration of Trust; and

WHEREAS, the Board of Trustees has determined that the following revisions are necessary to clarify and amend provisions of the SPD; and

NOW THEREFORE, effective as of the below referenced date, the following language revisions and additions are hereby approved and incorporated into the applicable sections of the Plan C SPD:

The following provision located in Article 3, Section 3.01 of the SPD for Plan C entitled "Self-Contribution Payment Deadline and Limits" is hereby amended as follows effective January 1, 2026:

SELF-CONTRIBUTION PAYMENT DEADLINE AND LIMITS

Self-contribution notices are mailed by the Fund Office to eligible Employees in advance of the start date of the applicable eligibility quarter. The self-contribution notice will instruct you to return the self-contribution to the Fund Office within twenty (20) days, which will be measured from the postmarked date on the envelope containing your self-contribution. Any self-contributions received by the Fund Office after the start date of the applicable eligibility quarter will be denied, therefore it is extremely important that you ensure the self-contribution is received in a timely manner.

If your self-contribution is denied as untimely you may submit a one-time written request to the Fund Office to have your late self-contribution accepted. The written request and your self-contribution payment must be received by the Fund Office within ten (10) calendar days of the start of the applicable eligibility quarter. The written request for acceptance of a late self-contribution payment will be available once per lifetime to a Participant.

~~If your self-contribution is denied, you may appeal this denial in writing to the Board of Trustees within thirty (30) days after the denial notice is mailed to you. The written appeal must be mailed to the Fund Office and include any supporting documentation as to why the self-contribution payment deadline was not met.~~

IN WITNESS HEREOF, this Amendment has been approved and signed by the Board of Trustees on this ___rd day of _____, 2026, to be effective as of the aforementioned date(s).

Rodney Mautson
Chairman, Southern Illinois Laborers'
and Employers Health & Welfare Fund

J. M. McPhail
Secretary, Southern Illinois Laborers'
and Employers Health & Welfare Fund