

**Summary of Material Modifications**

To: Plan Participants of the Minnesota and North Dakota Bricklayers and Allied Craftworkers Health Fund

From: The Board of Trustees

Re: Amendment No. 1 to the 2025 Restated Plan Document and Summary Plan Description

Date: March 2, 2026

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Dear Participant:

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Effective January 1, 2026, the Plan was amended to implement the changes below:

**Rules of Eligibility**

**Minnesota Paid Family and Medical Leave**

Effective January 1, 2026, you may be eligible for leave under the Minnesota Paid Family and Medical Leave ("MNPFML"). If you are eligible for leave, you will continue to receive Plan coverage if the leave commences while you are eligible for benefits under the Plan.

Unless required by law, Employers will not be required to make contributions to the Plan on your behalf during the time you are out on MNPFML or FMLA. To determine your eligibility, you will be credited with the monthly premiums to maintain coverage under the Plan. During leave, you may not engage in any work within the industry.

You must notify the Plan that you are taking MNPFML in order to qualify for this policy.

**Continuing Eligibility**

Effective January 1, 2026, you will remain eligible and covered by the Plan if you pay your premium, self-pay where applicable, or are covered by MNPFML, where applicable.

**Health Reimbursement Account**

Effective January 1, 2026, if you go on qualifying leave under MNPFML, the Plan will continue to credit your monthly premiums to maintain coverage. No contributions will be submitted to the HRA on your behalf during this time.

Effective February 1, 2026, the Plan was amended to implement the changes below:

**Notice of Privacy Practices**

Effective January 1, 2026, Exhibit B Notice of Privacy Practices will be replaced in its entirety. The amended Notice of Privacy Practices reflects a change to practices related to disclosure of information related to substance abuse disorders. Specifically, disclosure of information related to substance abuse disorders is limited to as follows:

The Plan will not use or disclose substance use disorder treatment records unless:

- You provide a written authorization that meets the requirements of Part 2;
- The use or disclosure is required or permitted by Part 2 (for example, in a medical emergency, for scientific research, for audit or evaluation activities, to report certain crimes occurring on program premises, or pursuant to a valid court order); or
- The information has been fully de-identified in accordance with Part 2.

Part 2 records (or testimony about their contents) may not be used or disclosed in any civil, criminal, administrative, or legislative proceeding against you unless based on your specific written consent or pursuant to a court order that complies with Part 2.

Any substance use disorder treatment records disclosed by the Plan discloses with your written authorization will be subject to federal redisclosure restrictions. The recipient of the information is prohibited from further disclosing it unless permitted by Part 2 or authorized by you in writing.

The Plan will maintain appropriate safeguards to protect the confidentiality of substance use disorder records, including any segregation, labeling, access restrictions, or redisclosure limitations required by Part 2.

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This notice constitutes a Summary of Material Modifications. It describes material changes to the Health & Welfare Fund’s plan of benefits. You should keep this notice with your Summary Plan Description and other important papers. If you have any questions regarding the information provided in this notice, please contact the Fund Office at (651) 256-1801 or 800-879-4412.

The Board of Trustees reserves the right, in its sole and absolute discretion, to amend or modify the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and to decide all matters arising under the Plan.