The following is a summary of changes to the National IAM Benefit Trust Fund’s January 2018 Summary Plan Description (“Medical SPD”) for Medical Plans A+, A, B, and C. This Summary of Material Modifications (“SMM”) supplements the information in the Medical SPD. Please keep this document with your copy of the January 2018 Medical SPD for future reference.

1. **Exclusions**

   As of April 1, 2020, the following is added to the section entitled “Exclusions”:

   Gene therapy, including treatments, drugs, and related services, such as pre-therapy, professional fees, and inpatient hospital, facility, and associated travel costs.

2. **Eligibility for Disabled Children (Page 9 of the Medical SPD)**

   As of January 1, 2018, the section entitled “Eligibility for Disabled Children” is revised to replace the section heading and the second paragraph on page 9 of the SPD as follows:

   **Eligibility for Disabled Dependent**

   Proof of the child’s Disability must be submitted before the child turns 26 and may be required periodically thereafter.

3. **As of January 1, 2019, the following change was made on the Board of Trustees (Page i of the Medical SPD):**

   Union Trustee Philip J. Gruber was replaced by

   Steve Galloway  
   *General Vice President*  
   c/o IAMBTF  
   99 M St. SE, Suite 600  
   Washington, D.C. 20003-3799

4. **Change in Address**

   As of October 19, 2019, all references in the Medical SPD to:

   1300 Connecticut Avenue, NW, Suite 300  
   Washington, DC 20036

   Are changed to:

   99 M Street, SE, Suite 600  
   Washington, DC 20003-3799

Receipt of this notice does not constitute a determination of eligibility. If you wish to verify eligibility, or have questions about this notice, please contact the National IAM Benefit Trust Fund, Customer Service, at 800-457-3481.