

**THE GREATER METROPOLITAN HOTEL EMPLOYERS-EMPLOYEES
HEALTH AND WELFARE FUND
SUMMARY OF MATERIAL MODIFICATIONS**

To: Participants

From: Board of Trustees

Date: December 15, 2025

Re: Minnesota Paid Family and Medical Leave (PFML)

Effective January 1, 2026, the Board of Trustees have added the following provision to the Plan to comply with the Minnesota Paid Family and Medical Leave Act, which goes into effect January 1, 2026.

MINNESOTA PAID FAMILY AND MEDICAL LEAVE

As of January 1, 2026, Minnesota provides for Paid Family and Medical Leave (PFML). Under PFML eligible employees can take paid leave up to twelve (12) weeks of medical and/or family leave per year (up to a total of twenty (20) combined weeks of medical and family leave). The paid leave is funded through quarterly premiums paid to the State of Minnesota. Paid leave is not provided by the Plan. However, Minnesota PFML requires employers to maintain your medical coverage under the Plan during a qualifying leave. If you qualify to take Minnesota PFML, your eligibility for benefits under the Plan is protected and your employer remains responsible for any required contributions to the Plan to maintain your coverage. If you think you qualify for PFML, you should contact your employer.

GRANDFATHERED STATUS

The Greater Metropolitan Hotel Employers-Employees Health & Welfare Fund believes this Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at Wilson-McShane Corporation, 3001 Metro Drive, Suite 500, Bloomington, MN 55425, 952-854-0795. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Please keep this Summary of Material Modification with your Summary Plan Description so that you will have an up-to-date description of the Plan's benefits. If you have any questions about these changes to the Plan, please contact the Plan Administrator at (952) 854-0795 or (800) 535-6373.

The Board of Trustees