

**AMENDMENT TO THE RAILROAD MAINTENANCE AND INDUSTRIAL  
HEALTH AND WELFARE FUND SUMMARY PLAN DESCRIPTION  
PLAN D**

**WHEREAS**, the Board of Trustees of the Railroad Maintenance and Industrial Health and Welfare Fund (“Fund”) may amend the Summary Plan Description (“SPD”), Plan D; and

**WHEREAS**, the Trustees, upon review of the SPD-Plan D, have determined that said SPD should be amended.

**NOW, THEREFORE**, be it resolved that the SPD-Plan D is hereby amended as follows:

Effective April 8, 2024, the subsection entitled Prescription Drug Program Exclusions shall be amended to read as follows:

**Prescription Drug Program Exclusions**

In addition to the Exclusions and Limitation listed on pages 33 through 35, Prescription Drug Program Benefits are not provided for any of the following:

- Any drug that has not secured full FDA approval for safety and efficacy;
- Any drug labeled “Caution: Limited by Federal Law to Investigational Use” or any experimental drug;
- Any drug that is subject to Sav-Rx’s new to market product exclusion;
- Any drug for which there is an over-the-counter equivalent to the extent allowed by applicable law;
- Devices or appliances;
- Drugs used for cosmetic purposes;
- Drugs used to treat hemophilia;
- Drugs which are not considered to be medically necessary;
- Over-the-counter medications to the extent allowed by applicable law;
- Cellular Immunotherapy drugs;
- Gene therapy drugs, regardless of their intended use or stated purpose;
- Proton pump inhibitors (PPIs);
- Drugs prescribed by an out-of-network/non-PPO provider/Physician unless the associated medical benefits are otherwise covered pursuant to the Plan or applicable law;
- Drugs excluded by the Plan to the extent allowed by applicable law (for questions regarding drugs excluded by the Plan, please contact Sav-Rx at 1-800-228-3108); and
- Drugs excluded by the Prescription Drug Program’s formulary.

In addition, dispensing limits may apply to certain medications based on the manufacturer’s recommended dosage and duration of therapy, common usage, FDA and state recommendations and/or clinical studies.

IN WITNESS WHEREOF, this Amendment to the Railroad Maintenance and Industrial Health and Welfare Fund was adopted by a motion passed by the Board of Trustees that authorized the Chairman and the Secretary to execute this Amendment on behalf of the Board of Trustees this 16<sup>th</sup> day of July, 2024.

Dan A. [Signature]  
CHAIRMAN

[Signature]  
SECRETARY

**AMENDMENT TO THE RAILROAD MAINTENANCE AND INDUSTRIAL  
HEALTH AND WELFARE FUND SUMMARY PLAN DESCRIPTION  
PLAN E**

**WHEREAS**, the Board of Trustees of the Railroad Maintenance and Industrial Health and Welfare Fund (“Fund”) may amend the Summary Plan Description (“SPD”), Plan E; and

**WHEREAS**, the Trustees, upon review of the SPD-Plan E, have determined that said SPD should be amended.

**NOW, THEREFORE**, be it resolved that the SPD-Plan E is hereby amended as follows:

Effective April 8, 2024, the subsection entitled Prescription Drug Program Exclusions shall be amended to read as follows:

**Prescription Drug Program Exclusions**

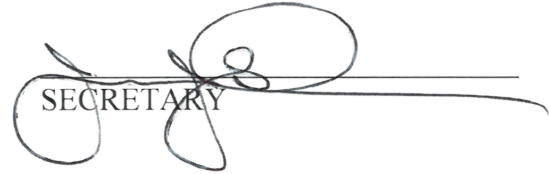
In addition to the Exclusions and Limitation listed on pages 33 through 35, Prescription Drug Program Benefits are not provided for any of the following:

- Any drug that has not secured full FDA approval for safety and efficacy;
- Any drug labeled “Caution: Limited by Federal Law to Investigational Use” or any experimental drug;
- Any drug that is subject to Sav-Rx’s new to market product exclusion;
- Any drug for which there is an over-the-counter equivalent to the extent allowed by applicable law;
- Devices or appliances;
- Drugs used for cosmetic purposes;
- Drugs used to treat hemophilia;
- Drugs which are not considered to be medically necessary;
- Over-the-counter medications to the extent allowed by applicable law;
- Cellular Immunotherapy drugs;
- Gene therapy drugs, regardless of their intended use or stated purpose;
- Proton pump inhibitors (PPIs);
- Drugs prescribed by an out-of-network/non-PPO provider/Physician unless the associated medical benefits are otherwise covered pursuant to the Plan or applicable law;
- Drugs excluded by the Plan to the extent allowed by applicable law (for questions regarding drugs excluded by the Plan, please contact Sav-Rx at 1-800-228-3108); and
- Drugs excluded by the Prescription Drug Program’s formulary.

In addition, dispensing limits may apply to certain medications based on the manufacturer’s recommended dosage and duration of therapy, common usage, FDA and state recommendations and/or clinical studies.

IN WITNESS WHEREOF, this Amendment to the Railroad Maintenance and Industrial Health and Welfare Fund was adopted by a motion passed by the Board of Trustees that authorized the Chairman and the Secretary to execute this Amendment on behalf of the Board of Trustees this 16<sup>th</sup> day of July, 2024.

  
CHAIRMAN

  
SECRETARY