



15800 Pines Blvd, Suite 201, Pembroke Pines, FL 33027  
info@725benefits.org | 754.777.7735

## **MCASF LOCAL 725 HEALTH AND WELFARE PLAN**

### ***SUMMARY OF MATERIAL MODIFICATION***

This notice is a Summary of Material Modifications (“Summary” or “SMM”), as required by Section 104(b) of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and is intended to notify you of an important change that has been made to the MCASF Local 725 Health and Welfare Plan (“Plan”). You should take the time to read this Summary carefully and should keep it with your Summary Plan Description booklet (“SPD”) for future reference.

Please note that in the event of any conflict between this Summary, the SPD and the Plan, the terms of the Plan Document will govern, unless expressly stated to the contrary herein. If you have any questions about these changes and/or any other information provided herein, please call the Plan’s Administrative Manager, the MCASF Local 725 Service Corporation, at (754) 777-7735.

### **EXCLUSION FOR CELLULAR AND GENE THERAPY**

Effective January 2, 2024, the Board of Trustees of the Plan approved excluding coverage for all FDA-approved Cellular and Gene Therapy Products, a list of which is published and amended from time to time by the FDA. All future additions to the FDA-approved list of Cellular and Gene Therapy Products will also be excluded from coverage under both the medical benefits and the pharmacy benefits. These products are generally not medically necessary for most participants in the Plan and their exclusion will help further the Trustees’ goal to provide cost-effective health care to all Participants.