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heartlandhealthcarefund.com

Summary of Material Modification

Dear Participant

May 2022

It is very important that you stay informed. Please visit the Fund's website at:

www.heartlandhealthcarefund.com for up-to-date information:

Beginning August 1, 2022, the Fund is enrolling in the SaveOnSP Program to help you and the Fund save money on specialty medications. This notice describes the SaveOnSP program and serves as a Summary of Material Modification to the Fund's Summary Plan Description (SPD).

SaveOnSP Program General Overview

The SaveOnSP program saves you and the Fund money on certain specialty medications through use of manufacturer copayment assistance programs. If you are prescribed a specialty drug that is part of the SaveOnSP program and you enroll and participate, your cost share will be paid through the drug manufacturer's copay assistance program and you will pay nothing (\$0).

Enrollment in the Program

If you are currently taking (or prescribed in the future) a medication included in the program, you will be contacted by SaveOnSP about enrolling in the program. A list of medications included in the program can be found online (<https://www.saveonsp.com/heartlandhealthcarefund/>) or by contacting SaveOnSP. If you do not hear from SaveOnSP, you can call SaveOnSP at 1-800-683-1074.

Please keep this Summary of Material Modification (SMM) with your other Plan documents for easy reference. Be sure to share this SMM with your spouse and dependents, if applicable.

Sincerely,
Board of Trustees Heartland Healthcare Fund