

AMENDMENT #5
TO THE
SUMMARY PLAN DESCRIPTION
for the
XL AMERICA, INC. HEALTH & WELFARE PLAN - 2004086

Effective June 1, 2025, the XL America, Inc. Health & Welfare Plan is amended as follows (**red** and *italics* means change or addition and ~~strikeout~~ means deletion):

"EXPERIMENTAL COVERAGE" is replaced as follows:

EXPERIMENTAL COVERAGE

Treatment that would otherwise be considered Experimental/Investigational, **and therefore excluded from coverage under the Plan**, will be covered ~~only~~ if the proposed Experimental/Investigational treatment has been reviewed by four (4) unrelated, independent board certified Physicians, actively practicing within the same specialty as the attending Physician, ~~and the four (4) reviewing Physicians have~~ **who** unanimously agree that **statements 1-4 below, and 5 if applicable, are true:**

1. As a result of the rarity of the disease or condition, there is no United States FDA approved regimen of treatment. **Alternatively**, all United States FDA approved regimens of treatment have been attempted within the twelve (12) month period immediately prior to the date the proposed experimental treatment is to commence without any significant clinical improvement in the disease or condition.
2. The proposed course of treatment is medically indicated and is considered the standard of care in the United States for the disease or condition being treated based upon published reports and articles in the authoritative medical and scientific literature including, but not limited to, the following:
 - A. The written protocol or protocols used by the treating facility or the protocols of another facility studying substantially the same drug, treatment, device or procedure; ~~and~~ **or**
 - B. The informed consent documents used by the treating facility or of another facility studying substantially the same drug, treatment, device or procedure. ~~;~~ **and**
43. ~~To a reasonable degree of medical certainty~~, There is a likelihood, **to a reasonable degree of medical certainty**, that the proposed treatment will clinically improve the condition being treated. ~~;~~ **and**
54. ~~That~~ The patient is not considered to be terminal regardless of the treatment proposed or attempted. ~~;~~ **or**
65. **If applicable**, the treatment has been recognized by the National Comprehensive Cancer Network (NCCN) as the only available treatment that has demonstrated efficacy of the condition in question.

Nothing in this amendment is deemed to change any other provision of the Summary Plan Description of which it becomes a part.

XL AMERICA, INC.

Signed by:
BY: Joseph Palma
7EC0CEE4D833443...
TITLE: Senior Benefits Partner