

General Building Laborers' Local No. 66 Welfare Fund

Date: March 26, 2020

To: Fund Participants (and Covered Family Members)

From: The Board of Trustees
General Building Laborers' Local No. 66 Welfare Fund

SUMMARY OF MATERIAL MODIFICATIONS

Coronavirus/COVID-19 Virus Testing

On March 18, 2020, the Family First Coronavirus Response Act ("FFCRA") was enacted into law. The FFCRA is a package of provisions aimed at providing emergency relief and support during the 2020 novel Coronavirus/COVID-19 pandemic. In accordance with FFCRA, the Fund will provide coverage, without any cost sharing charges (for example, no deductible, co-payment or co-insurance), for the following services received by the Fund's members and eligible dependents:

1. Diagnostic tests to detect the Coronavirus that are approved or authorized by the FDA, including the administration of such tests; and
2. Items and services furnished to individuals during provider office visits (whether in-person or via telehealth), urgent care visits, and emergency room visits that result in an order for, or the administration of, the test described above, but only to the extent such items or services relate to the furnishing or administration of the test or the evaluation of whether the individual needs the test.

This provision applies to these tests, items and services furnished on or after March 18, 2020 through the end of the federal government's declared emergency period related to COVID-19.

Medically necessary treatment of COVID-19 remains covered under the normal rules of the Plan (including cost sharing and other requirements).

If you have any questions regarding this notice, contact the Fund Office at 631-454-2330.

This notice is intended to provide you with an easy-to-understand description of an important clarification to the Fund's rules. While every effort has been made to make this description as complete and accurate as possible, this notice, of course, cannot contain a full restatement of the terms and provisions of the Plan. For a full description of your rights under the Fund, please refer to the SPD/Plan document.

The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Fund, or any benefits provided under the Fund, in whole or in part, at any time and for any reason, in accordance with the amendment procedures established under the Plan and the trust agreement establishing the Plan. No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the SPD/Plan document, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.