

General Building Laborers' Local No. 66 Welfare Fund

Date: May 9, 2023

To: Fund Participants (and Covered Family Members)

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

SUMMARY OF MATERIAL MODIFICATIONS

This notice is intended to inform you of changes being made to the language in the Summary Plan Description/Plan document (the "SPD") for the General Building Laborers' Local No. 66 Welfare Fund (the "Fund" of "Plan") which was previously distributed to you. Please review this notice carefully, share it with your family members, and keep it with your copy of the SPD.

Coronavirus/COVID-19 Testing and Vaccine Coverage

As explained in previous communications, during the federally declared emergency period related to COVID-19, the Plan was required to provide coverage of the following items, without cost-sharing charges (*i.e.*, with a deductible, co-payment or co-insurance): (1) COVID-19 diagnostic tests and administration provided during provider office visits; (2) eight COVID-19 over-the-counter tests per month per covered member; and (3) COVID-19 vaccines and administration, whether received in-network or out-of-network.

The federally declared emergency period is set to expire May 11, 2023. As of May 12, 2023, the Plan is making the following coverage changes:

1. **COVID-19 diagnostic tests.** Effective May 12, 2023, regular cost-sharing charges (*i.e.*, a deductible, co-payment or co-insurance) will apply to any COVID-19 diagnostic tests and administration received during a provider office visit, urgent care visit, and emergency room visit.
2. **COVID-19 over-the-counter tests.** Effective May 12, 2023, each covered member may receive two COVID-19 over-the-counter tests per month without cost-sharing at an in-network pharmacy.
3. **COVID-19 vaccines and administration.** Effective May 12, 2023, regular cost-sharing (*i.e.*, a deductible, co-payment or co-insurance) will apply to COVID-19 vaccines received at an out-of-network provider. COVID-19 vaccines received at an in-network provider will continue to be covered under the Plan without cost-sharing.

Hearing Aid Benefit

Additionally, the Board of Trustees is pleased to announce an enhancement to the Fund's hearing aid benefit. Specifically, the Fund is increasing the hearing aid reimbursement offered to covered members.

On page 67, the SPD explains that each covered member will be reimbursed up to \$350 in each 36-month period for the purchase of a Hearing Aid. Effective January 1, 2023, the hearing aid reimbursement benefit will increase to \$500 in each 12-month period. As such, page 67 of the SPD will be modified to reflect this increase. The Trustees wish to remind members that this hearing aid reimbursement only applies to the Hearing Aid itself and not to hearing aid services, devices or other supplies (other than the Hearing Aid itself).

If you need another copy of the SPD, or 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.