

**BUILDING TRADES WELFARE BENEFIT FUND
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SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Building Trades Welfare Benefit (“Fund”) has adopted the following changes to Plan E of the Building Trades Welfare Benefit Plan (“Plan”). The changes described below are **effective March 1, 2024**. Please keep this document with your Summary Plan Description (“SPD”).

Changes to Coverage of COVID-19 Tests and Vaccines

As you know from previous Fund notices, due to the COVID-19 health crisis and the federal government’s public health emergency, the Fund had been providing coverage for certain COVID-19 related-services at no cost-sharing under the Plan. On May 11, 2023, the public health emergency ended, but the Trustees decided not to change the coverage under the Plan for the remainder of the year. However, effective March 1, 2024, the following changes were made:

1. COVID-19 Vaccination Coverage

The Plan will cover COVID-19 immunizations and related items and services subject to the Plan’s rules for other covered preventive care immunizations.

2. COVID-19 Diagnostic Testing Coverage

Diagnostic testing by a physician or other covered provider for COVID-19, and related items and services, are no longer covered with no cost sharing (i.e. co-payment or coinsurance). COVID-19 diagnostic testing by a physician or other covered provider, and related items and services, will be covered subject to the Plan’s rules for covered medical expenses and any applicable cost-sharing, prior authorization, and medical management requirements.

3. Over-the-Counter (OTC) COVID-19 Test Coverage

OTC COVID-19 testing products and kits are no longer covered under the Plan.

4. The Section titled “Immunizations” on pages 66 of the SPD is deleted in its entirety and replaced with the following:

Immunizations

Participants are eligible to receive the following vaccinations with no Co-payment or other out-of-pocket costs at any participating pharmacy – seasonable influenza, pneumococcal,

acute herpes zoster (shingles), hepatitis A&B, HPV, measles, mumps, rubella, varicella, meningococcal, tetanus, diphtheria, pertussis, and COVID-19. Coverage is limited as follows:

- To covered individuals ages 18 and older pursuant to a patient specific order signed by a New York State licensed physician or nurse practitioner (“Order”), except for the seasonable influenza and COVID-19 vaccinations, which apply to covered individuals ages two and older pursuant to an Order; or
- Without an Order for individuals age two and older for the seasonable influenza and COVID-19 vaccinations and 18 and older for all other covered vaccinations, only in accordance with the most current Advisory Committee for Immunization Practices (ACIP), which may include additional age restrictions.