

SHEET METAL WORKERS LOCAL 46 HEALTH FUND

SUMMARY OF MATERIAL MODIFICATIONS

(Plan No: 501; I.D. 16-0760551)

Dated: September 2020

Dear Participant:

The following describes a recent change to the Summary Plan Description (“SPD”) for the Sheet Metal Workers Local 46 Health Fund:

The Section titled “GENERAL PLAN EXCLUSIONS” beginning on page 85 is amended to add the following language at the end of Exclusion 5:

Please note that, effective March 1, 2020, telehealth visits with a medical provider will be covered subject to Plan terms and conditions. Participant cost-share (e.g., co-payment, deductible) will apply to telehealth visits unless the visit relates to, and results in, COVID-19 testing.

You should keep this information with your Summary Plan Description booklet (which summarizes your benefits) in a safe place. It is important to retain this information until a new booklet is issued to you.

If you have any questions, please contact the Fund Office.

Sincerely,

THE BOARD OF TRUSTEES