



SUMMARY OF MATERIAL MODIFICATION Interim Amendment in response to COVID 19 COVID 19 Testing

CENTRAL LABORERS' WELFARE FUND

On March 24, 2020, the Trustees of the Central Laborers' Welfare Fund adopted the following temporary change, with an effective date of March 18, 2020, to the Fund's Plan provisions in response to the Families First Coronavirus Response Act.

SARS-COV-2 – Testing used in the diagnosis of the virus that causes COVID 19

SARS-COV-2 testing, used in the diagnosis of the virus that causes COVID 19, and any services related to the ordering and/or administration of the test will not require prior authorization and will be payable under the medical benefit plan at 100% and will not impose any cost sharing (including deductibles, copayments and coinsurance), so long as the following terms are met:

- The SARS-COV-2 test is being used to diagnose COVID 19 and not a variant of COVID 19 or other suspected condition.
- The test/test kit used is a product cleared and authorized by the Federal Food & Drug Administration (FDA) under the governing provisions set forth in the Federal Food, Drug and Cosmetic Act.
- Services related to the ordering and/or administration of the test are furnished to an individual during a health care provider visit (defined as an in-person visit, which includes an office, urgent care, emergency room or telehealth visit) that results in an order for the administration of an approved diagnostic SARS-COV-2 test.

- Services related to the ordering and/or administration of the test are payable at 100% only to the extent that the services relate to the furnishing or administration of the test or to the extent the services related to the evaluation of an individual for the purpose of determining the need of that individual to have such testing.

This Interim Amendment will remain in effect through December 31, 2020 unless otherwise terminated or amended by the Board of Trustees.

The Plan Administrator or its designee shall have the discretion and authority to determine if an expense, service, supply or device, as it relates to this Interim Amendment, meets the above criteria necessary for benefit application.

The Central Laborers' Welfare Fund's online Summary Plan Description has been updated with the amended language above. You may request a hard copy of the Summary Plan Description by contacting the Fund Office at 1-800-252-6571.

This Summary of Material Modifications may contain only highlights of certain features of the Central Laborers' Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify or terminate the Plan at any time. You and your eligible Dependents do not acquire any vested right to Plan benefits either before or after you retire.

GRANDFATHERED PLAN NOTICE

THE CENTRAL LABORERS' WELFARE FUND ("FUND") BELIEVES THAT IT IS A "GRANDFATHERED HEALTH PLAN" UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT (THE AFFORDABLE CARE ACT). AS PERMITTED BY THE AFFORDABLE CARE ACT, A GRANDFATHERED HEALTH PLAN CAN PRESERVE CERTAIN BASIC HEALTH COVERAGE THAT WAS ALREADY IN EFFECT WHEN THAT LAW WAS ENACTED. BEING A GRANDFATHERED HEALTH PLAN MEANS THAT THE FUND MAY NOT INCLUDE CERTAIN CONSUMER PROTECTIONS OF THE AFFORDABLE CARE ACT THAT APPLY TO OTHER PLANS, SUCH AS, FOR EXAMPLE, THE REQUIREMENT FOR THE PROVISION OF PREVENTIVE HEALTH SERVICES WITHOUT ANY COST SHARING. HOWEVER, GRANDFATHERED HEALTH PLANS MUST COMPLY WITH CERTAIN OTHER CONSUMER PROTECTIONS IN THE AFFORDABLE CARE ACT, SUCH AS, FOR EXAMPLE, THE ELIMINATION OF LIFETIME LIMITS ON BENEFITS. THE FUND WILL NOTIFY YOU WHEN CERTAIN OTHER CONSUMER PROTECTIONS ARE ADOPTED.

QUESTIONS REGARDING WHICH PROTECTIONS APPLY AND WHICH PROTECTIONS DO NOT APPLY TO A GRANDFATHERED HEALTH PLAN AND WHAT MIGHT CAUSE A PLAN TO CHANGE FROM GRANDFATHERED HEALTH PLAN STATUS CAN BE DIRECTED TO THE WELFARE FUND DIRECTOR, CYNTHIA SMITH-BRANNAN, AT 1-800-252-6571. YOU MAY ALSO CONTACT THE EMPLOYEE BENEFITS SECURITY ADMINISTRATION, U.S. DEPARTMENT OF LABOR AT 1-866-444-3272 OR WWW.DOL.GOV/EBSA/HEALTHREFORM. THE WEB SITE HAS A TABLE SUMMARIZING WHICH PROTECTIONS DO AND DO NOT APPLY TO GRANDFATHERED HEALTH PLANS.