

THE SHEET METAL WORKERS' LOCAL NO. 73 WELFARE FUND

PLAN A FOR ACTIVE MEMBERS

PLAN C (BARGAINED) FOR ACTIVE MEMBERS

PLAN C FOR STAFF

Notice of Benefit Improvements

February 2024

Dear Participant:

The Board of Trustees of the Sheet Metal Workers' Local No. 73 Welfare Fund Plan A for Active Members ("Plan A"), the Plan C (Bargained) for Active Members ("Plan C (Bargained)") and the Plan C for Staff ("Plan C Staff") (collectively, the "Plans") is providing this Notice to make you aware of certain benefit improvements being made to the Plans. Please read this Notice carefully. The changes are all effective as of November 16, 2023.

NEW RSV VACCINE COVERAGE FOR ELIGIBLE PARTICIPANTS AND DEPENDENTS

Effective November 16, 2023, the Plans cover FDA-approved respiratory syncytial virus (RSV) vaccines as a preventive service.

The Plans follow the guidelines issued by the Advisory Committee on Immunization Practices (ACIP). Federal guidelines are subject to change.

Coverage is generally available for:

- Active Participants aged 60 and older;
- Pregnant Participants between 32-36 weeks pregnant; and
- Infants and children who meet the specified age and risk requirements.

Coverage is the same as other immunizations under your Preventive Services Benefit (i.e., no deductibles, coinsurance or copayments) when received from an in-network PPO provider.

For Participants in Plan A and Plan C (Bargained), preventive services received from , out-of-network non-PPO providers are covered at 70% of the Reasonable and Customary Charge.

For Participants in Plan C Staff, preventive services received from out-of-network non-PPO providers are not covered.

The RSV vaccine is covered when received from a Health Care Provider or at a pharmacy.

QUESTIONS?

We hope this enhancement to the Plans will provide even more value for you and your family. If you have any questions about these changes or the information in this Notice, please call a Customer Service Representative at 708-449-7373, ext. 3.

Sincerely,

The Board of Trustees

This announcement serves as a Summary of Material Modifications (SMM) for the Sheet Metal Workers' Local No. 73 Welfare Fund Plan A for Active Members, Plan C (Bargained), and Plan C Staff. Full details are contained in the documents that establish the Plans' provisions. If there is a discrepancy between the wording here and the documents that establish the Plans, the document language will govern. Please keep this SMM with your Summary Plan Description (SPD) for future reference.