

THE- SHEET METAL WORKERS' LOCAL NO. 73 WELFARE FUND
PLAN FOR RETIRED MEMBERS
Notice of Benefit Improvements

February 2024

Dear Retired Participant:

The Board of Trustees of the Sheet Metal Workers' Local No. 73 Welfare Fund Plan for Retired Members (the "Plan") is providing this Notice to make you aware of certain benefit improvements being made to the Plan. 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 Plan covers FDA-approved respiratory syncytial virus (RSV) vaccines for Non-Medicare Eligible Retirees as a preventive service.

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

Coverage is currently available for:

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

For Non-Medicare Eligible Retirees, 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, and 70% of the Reasonable and Customary Charge for out-of-network non-PPO providers).

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

For Medicare-Eligible Retirees, the RSV vaccine is covered under your Medicare Part D benefits.

QUESTIONS?

We hope this enhancement to the Plan will provide even more value for you and your family. If you have any questions about this change 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 for Retired Members. 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. Please keep this SMM with your Summary Plan Description (SPD) for future reference.