

**BRICKLAYERS AND MASONS' LOCAL UNION NO. 5, OHIO  
HEALTH & WELFARE FUND  
SUMMARY OF MATERIAL MODIFICATIONS (SMM)**

**May 2023**

**To: Members of the Bricklayers and Masons' Local Union No. 5, Ohio Health and Welfare Fund**

This Notice is provided to you to explain certain changes being made to the Bricklayers and Masons' Local Union No. 5, Ohio Health and Welfare Fund ("Fund"). Please keep this Notice with your Summary Plan Description to be certain you understand the benefits available under your Plan.

**Public Health Emergency Ends May 11, 2023.**

On January 30, 2023, the Biden administration announced the COVID-19 Public Health Emergency (PHE) will end on May 11, 2023. During the PHE, the Plan temporarily waived certain cost-sharing responsibilities that the Plan members and their dependents would have otherwise paid for COVID-19 related services and supplies. **That temporary waiver will end May 11, 2023 and you will be responsible to pay your share of the costs.**

For example, COVID **over-the-counter test kits** will not be covered under the Plan. COVID **vaccines** received in-network will be covered by the Plan without cost-share, but out-of-network vaccines will be subject to member cost-share. COVID **treatment** will be covered if medically necessary and will be subject to member cost-share.

It is important to note that the formal documents of the Plan serve as the final authority in all matters relating to plan provisions, operations and administration, and controls over any error, omission or ambiguity contained in this SMM. If there is any discrepancy between the information provided in this SMM and the provisions of the Plan documents, the plan documents will govern. Bricklayers and Masons' Local Union No. 5, Ohio Health & Welfare Fund reserves the right to terminate, suspend, withdraw, amend, or modify the plans in whole or in part at any time for any reason. If you have any questions, please contact the Fund's Administration Office:

Bricklayers Local No. 5 Ohio Funds Office  
9525 Sweet Valley Drive  
Valley View, Ohio 44125  
Phone: 216-520-1644

Sincerely,

The Board of Trustees  
Bricklayers and Masons' Local Union No. 5,  
Ohio Health and Welfare Fund