

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

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.

Congress passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) on March 27, 2020, which modified and expanded certain areas of the Families First Coronavirus Response Act (FFCRA). The following changes will be made to the Plan per the CARES Act and the FFCRA:

1. Tax-Advantaged Accounts

For medical expenses incurred on and after January 1, 2020, eligible Members may use available funds from Supplemental Health Reimbursement Accounts (SHRAs) for reimbursement of the costs to purchase over-the-counter medicines without a prescription. Similarly, the CARES Act added menstrual products to the list of items that may be reimbursed from account-based plans such as SHRAs.

2. Coronavirus-Related Testing

Effective March 18, 2020, the FFCRA requires health plans to provide coverage for the cost of COVID-19 testing including any related office visit with no member cost-sharing during the emergency period as prescribed by applicable law. Under the CARES Act, this includes tests not yet FDA-approved but for which the developer will seek such approval, and serological testing for detecting antibodies against the virus.

In addition to the mandated changes noted above, the Trustees recognize the financial hardship this pandemic is causing and thus have agreed to *temporarily* waive your cost-sharing charged by the Fund for COVID-19 treatment that you receive from now until the end of this calendar year, December 31, 2020, from doctors, hospitals, and other health care professionals.

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 at 216-520-1644 or Bricklayers and Masons' Local Union No. 5, Ohio Health & Welfare Fund, 6200 Rockside Woods Boulevard North, Suite 210, Independence, OH 44131.

Sincerely,

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