

WASHINGTON, DC CEMENT MASONS WELFARE FUND

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March 2020

Summary of Material Modifications

Coronavirus Disease (COVID-19)

Dear Participant:

This notice, referred to as a Summary of Material Modifications (SMM), announces **temporary** changes to your plan of benefits to respond to the current Coronavirus Disease (COVID-19) public health threat. To ensure that participants are protected during this difficult time, effective immediately, the Board of Trustees has resolved to improve the plan of benefits as follows:

1. 100% Coverage for COVID-19 Diagnostic Testing.

Your Health and Welfare Fund will completely cover the testing necessary to diagnose COVID-19, regardless of the setting in which such testing occurs. This means that such testing will be covered without any out-of-pocket cost to you, irrespective of whether the testing occurs in your physician's office, an emergency room, urgent care center, or other facility.

100% coverage will apply for testing incurred on both an in-network and out-of-network basis, without regard to any prior authorization requirements that would otherwise apply but for those based on medical necessity.

2. Waiver of Early Refill Limits on Prescription Medications.

In order to allow participants to secure any prescription medications they require to prepare for possible quarantines, the Trustees have decided to waive any applicable time restrictions on prescription medication refills. This means that you may refill your prescription medications regardless of when they were last filled so that you may stock up accordingly.

3. Period of Temporary Coverage.

The benefits provided in this notice are temporary and will remain in effect during the period in which the last state of emergency is terminated either nationally or in the District of Columbia, Maryland or Virginia.

Conclusion

The Trustees are treating this public health threat with the utmost urgency and will continue to respond accordingly to ensure that all impacted individuals have access to the care and medications they require. In the meantime, the Trustees encourage all participants to take all possible precautionary measures recommended by the Centers for Disease Control (CDC) to protect themselves and their families. As always, if you have any questions regarding this notice, or the benefits offered by the Fund, please feel free to contact the Fund Office.

Board of Trustees