



CEMENT MASONS AND PLASTERERS LOCAL 797 BENEFIT FUNDS

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SUMMARY OF MATERIAL MODIFICATIONS to the

Cement Masons and Plasterers Health and Welfare Trust

August 2023

TO: All Participants of the
Cement Masons and Plasterers Health and Welfare Trust

FROM: The Board of Trustees

This document is a Summary of Material Modifications intended to notify you of the important changes made to the Cement Masons and Plasterers Health and Welfare Trust benefit plan ("the Health and Welfare Plan" or "Plan") since the Summary Plan Description was last distributed to you.

End to Temporary Suspension of Participant Deadlines

Effective July 10, 2023 (or an earlier date if set by law), all temporary suspensions of plan deadlines will end. The plans will go back to honoring the regular (Pre-COVID-19) plan deadlines for the following:

- Electing COBRA
- Making COBRA premium payments
- Requesting a HIPAA special enrollment
- Filing claims
- Filing appeals

If you have questions about how this might apply to you, including the date by which you would need to take action, please contact the Benefit Office.

PPO Plan Changes

1. **COVID-19 Testing performed by a provider. Effective May 12, 2023, the Plan will only cover medically necessary COVID-19 testing and testing will be subject to the Plan's deductibles and coinsurances. For out-of-network testing, the coinsurance will be applied to the Usual Customary and Reasonable Charge as determined by the Plan Rules. In addition to your coinsurance, you will be responsible for any amounts above the Usual, Customary and Reasonable Charge. You should use an in-network provider to save money.**

2. **COVID-19 antiviral and medications treatment will continue to be covered and you will pay normal cost sharing for treatment. Normal cost sharing for EUA-approved monoclonal antibody treatments. These drugs may be billed under the pharmacy benefit as a tier 3 drug.**
3. **COVID-19 Vaccines. Effective May 12, 2023, the Plan will pay 100% if the vaccine is administered by an in-network provider and qualifies as an ACA-required preventive service. Vaccines administered by an out-of-network provider will be subject to the out-of-network deductible and co-insurance.**
4. **Over-the-counter (OTC) COVID-19 Tests will be not be covered.**

Please contact the Health and Welfare Plan Administrative Office at the following address or telephone number, if you have any questions concerning this Summary, the Health and Welfare Plan or your coverage: BeneSys, Inc., 8311 W. Sunset Road, Suite 250, Las Vegas, NV 89113, telephone number (702) 415-2190.

This document has been uploaded and is available on the participant website at
www.opcmia797benefits.org