

**AMENDMENT NUMBER 4
TO THE JANUARY 1, 2020, RESTATEMENT OF THE
RULES AND REGULATIONS
OF THE
CEMENT MASONS AND PLASTERERS
HEALTH AND WELFARE TRUST FOR
SOUTHERN NEVADA**

The Rules and Regulations of the Cement Masons and Plasterers Health and Welfare Trust for Southern Nevada, (restated January 1, 2020), are hereby amended effective May 11, 2023, as follows:

PART 3, INDEMNITY MEDICAL BENEFITS, is amended to delete the lined-out text and add the underlined text shown below.

F. Covered Expenses. The term “Covered Expenses” refers to the items of medical expenses for which medical benefits may be payable. Covered Expenses include charges for the following services and supplies which are certified by the attending Physician and determined by the Plan to be medically necessary for treatment of Injury or Sickness, to the extent that the charges do not exceed Allowable Expenses:

9. ~~COVID-19 Testing, Diagnostic Services or Items Coverage. Effective January 31, 2020, the Plan will pay 100% of the costs for diagnostic and testing of COVID-19, as well as the in-network visit associated with COVID-19 testing, whether it takes place in a doctor’s office, urgent care center, or emergency department. If a positive diagnosis is confirmed, treatment for COVID-19 will be covered at 100% for in-network providers.~~ Effective May 11, 2023, the Plan will pay 90% of the costs for diagnostic and testing of COVID-19, as well as the in-network visit associated with COVID-19 testing, whether it takes place in a doctor’s office, urgent care center, or emergency department. If a positive diagnosis is confirmed, treatment for COVID-19 will be covered at 90% for in-network providers.


COVID-19 vaccines (including boosters) will be covered under preventive benefits at \$0 cost-share and no prior authorization.

COVID-19 anti-viral medications and treatments will continue to be covered and members pay normal cost-share and members pay normal cost sharing for EUA-approved monoclonal antibody treatments. These drugs can be billed as tier 3 pharmacy benefits.

Over the Counter COVID testing kits are not covered through the Plan.

All other terms and conditions of the Plan shall remain unchanged and in full force and effect.

Dated this 30th day of August, 2023.


Chairman


Co-Chairman