

# Plumbers & Pipefitters Local 396 Health & Welfare Fund

## Summary of Material Modification

Date of Notification: May 2023

Dear Participant:

### 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.

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As always, we, the Board of Trustees, continuously strive to provide you and your family with the best benefits and security available. If you should have any questions or wish to receive further information concerning the mentioned changes, please contact the Fund Office.

*This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. This SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any provision or feature is not discussed in this SMM or is only partially discussed, then the terms of the Plan will govern in all such cases.*

*The Board of Trustees reserves the right to amend the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with applicable law, the amendment procedures established under the Plan and the Trust Agreement. The Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.*