

**SHEET METAL WORKERS' UNION LOCAL 33**  
**CLEVELAND DISTRICT HEALTH BENEFITS PLAN**

**FIRST SUMMARY DESCRIPTION OF MATERIAL MODIFICATION OF THE**  
**SUMMARY PLAN DESCRIPTION/PLAN DOCUMENT AS AMENDED AND**  
**RESTATED AUGUST 2020**

**I. INTRODUCTION**

The Board of Trustees of the Sheet Metal Workers' Local 33 Cleveland District Health Benefits Plan (hereinafter "Plan") has amended the Plan to conform to Federal Regulations related to coverage of COVID-19 vaccines and increase the availability of the vaccine for its members. This document is designed to describe modifications to the Plan. Information contained in this Summary Description of Material Modification (hereinafter "Summary Description") supersedes what is contained in the SPD.

**II. COVERAGE FOR COVID-19 IMMUNIZATIONS**

Recently adopted Federal Regulations require health plans subject to the Patient Protection and Affordable Care Act to fully cover immunizations meant to prevent or mitigate COVID-19 as well as the administration of such immunizations at in-network facilities. The Board of Trustees for the Plan has decided to amend the Plan to comply with such regulations and to increase the availability of COVID-19 vaccines to its members. Accordingly, the COVID-19 vaccine will be covered 100% at in-network facilities as a preventive service under the Affordable Care Act.

Accordingly, effective January 1, 2021, the following is added to the table in Article III, Section A, Subsection 1 of the SPD:

Medical Benefits	Deluxe Plus Plan		Classic Plus Plan		Basic Plus Plan	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
COVID-19 Immunizations	Plan pays 100%	Plan pays 85% after Deductible	Plan pays 100%	Plan pays 70% after Deductible	Plan pays 100%	Plan pays 65% after Deductible

**III. CONCLUSION**

This document should be read in conjunction with the Summary Plan Description/Plan Document (hereinafter "SPD") which was provided to you previously and dated August 2020. These modifications reflect changes to the available medical benefits available to you. However, this Summary Description changes only the provisions to which it specifically refers, and any other provisions in the SPD remain the same. These modifications are effective January 1, 2021. If you have any questions regarding these changes, please contact the Fund Office.

The Board of Trustees of the  
Sheet Metal Workers' Local 33 Cleveland District Health Benefits Plan

## Important Fund Information

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SHEET METAL WORKERS LOCAL 33  
CLEVELAND DISTRICT  
FRINGE BENEFIT FUNDS  
12515 CORPORATE DRIVE  
PARMA, OH 44130  
U.S. Postage  
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FIRST CLASS MAIL  
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