

NOTICE OF MATERIAL MODIFICATIONS

To the

SHEET METAL WORKERS LOCAL 104 HEALTH CARE PLAN

(As revised January 2021)

TO: All Participants and Beneficiaries of the Sheet Metal Workers Local 104 Health Care Plan (the "Plan")

FROM: The Board of Trustees

DATE: October 13, 2023

This document is a Summary of Material Modifications ("Summary") intended to notify you of an important change made to the Sheet Metal Workers Local 104 Health Care Plan ("the Plan") since the Summary Plan Description ("SPD") was last distributed to you. This Plan amendment represents benefit improvements or other changes determined by the Board of Trustees to be in the best interest of Plan participants and beneficiaries.

You should take the time to read this Summary carefully and keep it with the copy of the SPD that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding this change to the Plan, please contact the Trust Fund Office by telephone during normal business hours at (925) 208-9994, by mail at Sheet Metal Workers Local 104 Health Care Plan, P.O. Box 1917 San Ramon, CA 94583, or by e-mail at staff@sheet104fringe.org. You may also download a copy of the SPD from the Plan's fringe benefit website: www.sheet104fringe.org.

The Board of Trustees has made the following changes to the Plan:

ELIGIBILITY FOR SUPPLEMENTAL UNEMPLOYMENT BENEFITS

To qualify for Supplemental Unemployment Benefits ("SUB") for claim dates between March 16, 2020, and April 1, 2021, the Plan temporarily removed the requirement that you be on the out-of-work list maintained by Sheet Metal Workers Local Union No. 104 Dispatch Office. However, for claim dates on and after April 1, 2021, the Plan has reinstated the out-of-work list requirement. To qualify for SUB benefits, you must be signed on the out-of-work list maintained by Sheet Metal Workers Local Union No. 104 Dispatch Office, be available for work, and have not refused work covered under the Collective Bargaining Agreement or otherwise not been available for work.

CHANGE TO ALCOHOL AND SUBSTANCE ABUSE BENEFITS NETWORK FOR INDEMNITY PLAN

The Plan has expanded the network for Indemnity Plan participants and their dependents to include Blue Shield PPO providers in addition to BEAT IT!. The Plan will pay the in-network rate for services provided by a Blue Shield PPO provider or BEAT IT!.

Participants and their dependents enrolled in the Kaiser Health Plan may use BEAT IT! for alcohol and substance abuse benefits, except detoxification. A Kaiser facility must be used for detoxification.

INTER-DISTRICT TRANSFER OF HEALTH REIMBURSEMENT ACCOUNT BALANCE

You may transfer into this Plan a Health Reimbursement Account (“HRA”) account balance you have remaining with another inter-district HRA plan. This is permitted if you are currently eligible for benefits under the Plan. Also, you may transfer your HRA balance with this Plan to an inter-district plan HRA, if permitted by the inter-district plan.

EXTENSION TO INCREASE OF MAJOR DENTAL WORK COVERAGE

For the period of January 1, 2021, until December 31, 2022, coverage of major dental work was increased to 60% (up from 50%). Effective January 1, 2023, major dental work will be covered at 50%.

REVISION TO PSYCHIATRIC CARE COVERAGE FOR INDEMNITY PLAN

Inpatient and Outpatient Psychiatric Care no longer requires a physician referral and supervision by a M.D as a condition for payment of treatment when provided by a Doctor of Medicine (M.D.), a licensed psychologist, a Master of Social Work, or a licensed family marriage counselor.

BOARD OF TRUSTEE CHANGES

The members of the Board of Trustees have changed since the SPD (January 2021) was sent to you. As of September 30, 2023, Casey Van Den Heuvel, Mike Nesbitt, Keith Sylva, Tom Trayer, and Mike Fisher have been appointed to serve as Trustees. Chris Infantino, Richard Koenig, Joseph Maraccini, Brian Werner, and Dominic Torreano no longer serve as Trustees.