

IRONWORKERS LOCAL 11

BENEFIT FUNDS & TRAINING FACILITY

BUILT ON TRUST, FOUNDED ON SERVICE

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SUMMARY OF MATERIAL MODIFICATIONS

To: All Active Members of the Iron Workers Local 11 Welfare Fund, COBRA Participants and their dependents

From: The Board of Trustees

Date: March 1, 2024

Re: Coverage of Covid 19 Testing

The COVID-19 Public Health Emergency (PHE) ended on **May 11, 2023**. That means benefit provisions we had put in place during the PHE returned to pre-COVID-19 coverage. Effective **January 1, 2024**, the following changes apply:

COVID-19 Tests	Current	Effective January 1, 2024
Rapid Antigen tests	Covered when provided in an office or urgent care setting.	Single Step Rapid Antigen testing will continue to be covered in an office or urgent care setting.
Multi-step Antigen Tests	Covered when provided in an office or urgent care setting.	Multi-step Antigen testing will <u>no</u> longer be covered in an office or urgent care setting. This means that multi-step tests for COVID-19 and multi-step tests for COVID-19 and influenza (flu) types A and B that a doctor performs in his office through a special fluorescence light/detection will <u>not</u> be covered.
PCR tests	Covered only when sent to a clinical laboratory for processing. These tests are <u>not</u> covered when professional providers process the tests in their office.	No change. Covered only when sent to a clinical laboratory (e.g. LabCorp or Quest Diagnostics) for processing. These tests are <u>not</u> covered when professional providers process the tests in their office.

Questions?

If you have questions about this new provision or your benefits in general, please contact the Fund Office Claims Department at 973-376-7230.

ERISA Information

Plan Sponsor: Board of Trustees of the Iron Workers Local 11 Welfare Fund
Sponsor's EIN #: 226041517
Plan Number: 501

This announcement will serve as a Summary of Material Modifications to the Iron Workers Local 11 Welfare Fund. Its purpose is to inform you about important changes that will be made to the Welfare Fund effective January 1, 2024. You should always keep this Summary of Material Modifications together with your Summary Plan Description for an accurate description of your current Welfare Fund benefits.

This announcement highlights certain features of the Iron Workers Local 11 Welfare Fund. Full details are contained in the Summary Plan Description and other documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.