

ELECTRICAL WORKERS HEALTH AND WELFARE FUND

SUMMARY OF MATERIAL MODIFICATION

EFFECTIVE: January 1, 2021

This Summary of Material Modification amends the Summary Plan Description dated January 1, 2021, as follows:

Part I, Section Three – Provisions Describing Plan Benefits, III. Major Medical Benefits, B. Eligible Expenses is amended by adding a new Section 22 to read as follows:

22. Charges for out-patient drug testing claims will be covered subject to the Preferred Provider Organization (PPO) medical necessity review and criteria. The Fund has formally adopted the PPO's out-patient drug testing policy for medical necessity determinations, as may be amended from time-to-time.