February 1, 2021

Re: Summary of Material Modification Coronavirus Response Act

Dear Plan Participant:

Due to the coronavirus pandemic, the Board of Trustees have previously and temporarily expanded benefits for certain telehealth benefits at 100%, with the current extension of such benefits to last through March 31, 2021.

The Board of Trustees has resolved to extend that benefit again after March 31, 2021 as follows:

- In addition to the Doctor on Demand telehealth services available at \$0 copayment
 at www.doctorondemand.com, the Plan will continue to provide expanded telehealth
 coverage for \$0 copayment at all BCBS network providers who provide virtual care
 (telehealth) consultations until the end of the month in which the declared national
 emergency due to the coronavirus pandemic ends.
- The national emergency is currently scheduled to end on April 20, 2021 but it is expected that it will be extended further. The Trustees will provide you with written notice as to when this temporary extension of telehealth coverage terminates.
- Non-network virtual care services will be covered subject to the Plan's standard deductible and coinsurance cost sharing for non-network services.

Please keep Summary of Material Modification (SMM) with your Summary Plan Description (SPD) and contact the Fund Administrator, Wilson-McShane Corp, with any questions.

Sincerely,

Your Board of Trustees

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