

BAC Local Union 15 Welfare Fund

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BAC LOCAL UNION 15 WELFARE FUND SUMMARY OF MATERIAL MODIFICATIONS

EIN: 23-7386028 Plan Number: 501

To: All Eligible Participants

Re: Families First Coronavirus Response Act

Date: March 23, 2020

Dear Plan Participant:

With the passage of the Families First Coronavirus Response Act on March 18, 2020, the BAC Local Union 15 Welfare Fund (the "Plan") has made the following changes effective March 19, 2020:

- The Plan will continue to cover all Coronavirus-2019 (COVID-19) diagnostic testing at 100% (no member cost share). This coverage will extend to all related services and facility fees, and also waives any prior authorization requirements otherwise applicable under the Plan.
- In addition to the Blue KC Virtual Care telehealth services available at \$0 copayment through www.BlueKCVirtualCare.com, the Plan will provide expanded telehealth coverage for \$0 copayment at all BCBS network providers who provide virtual care (telehealth) consultations through June 30, 2020. Non-network virtual care services will be covered subject to the Plan's standard deductible and coinsurance cost sharing for non-network services.

If you have any questions or concerns about this notice, contact the Fund Office at BAC Local Union 15 Welfare Fund, 3100 Broadway Ste. 805 Kansas City, MO 64111; Telephone: (816) 777-2668.

Sincerely,

Board of Trustees

This Summary of Material Modification highlights certain features of the BAC Local Union 15 Welfare Fund. You can find full details in the documents (Summary Plan Description, Plan Document, etc.) that establish your Plan provisions. If there is a discrepancy between the wording here and the documents that establish your Plan, the document language will govern. The Trustees reserve the right to amend, modify or terminate your Plan at any time.