

**IMPORTANT NOTICE TO PARTICIPANTS OF THE
IRON WORKERS DISTRICT COUNCIL
(PHILADELPHIA and VICINITY)
HEALTH BENEFIT PLAN**

At Home COVID Test Kits

January 2022

Please keep this with your Summary Plan Description

This document is a Summary of Material Modifications (“SMM”) intended to notify you of important changes being made to the plan of benefits of Iron Workers District Council (Philadelphia and Vicinity) Health Benefit Plan (the “Plan”). You should take the time to read this SMM carefully. If you have any questions regarding these changes to the Plan, please contact the Fund Office at 215-537-0900.

The Iron Workers District Council (Philadelphia and Vicinity) Health Benefit Plan has partnered with its prescription drug benefits manager, Benecard, to cover FDA-approved over the counter COVID-19 testing kits. Although the Plan is covering these kits through Benecard, you do not need a prescription to purchase an over-the-counter (OTC) kit. You must, however, present your Benecard ID card at the time of purchase.

Each covered family member may purchase up to 8 testing kits per month. If you pay out of pocket for a kit at a participating pharmacy, you can submit a reimbursement form to Benecard, and Benecard will reimburse you for the full price of the kit. If you purchase a kit from a non-participating pharmacy, you can still submit a reimbursement form to Benecard, however, reimbursement will be limited to \$12 per kit.

On the Plan’s website, you can find a detailed description of how Benecard will be administering this benefit, where you can find participating pharmacies, frequently asked questions, and a reimbursement form.

Sincerely,

Iron Workers District Council (Philadelphia and Vicinity) Health Benefit Plan

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. Except to the extent that this SMM modifies the Plan, if any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees (or its duly authorized designee), reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the “Trust Agreement”). The Trust Agreement and the full Plan documents are at the Fund Office and may be inspected by you free of charge during normal business hours. No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the Plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.