BAC LOCAL UNION 15 WELFARE FUND SUMMARY OF MATERIAL MODIFICATION

To: All Active Participants and Pre-Medicare Retirees

Re: COVID-19 Vaccination Coverage

Date: January, 2021

Effective December 18, 2020 the Plan will cover COVID-19 vaccinations that have emergency use authorization (EUA) or are approved by the Food and Drug Association (FDA) and recommended by the Centers For Disease Control at no cost to the Covered Person if the vaccination is received at a pharmacy in the Sav-Rx network or through an In-Network provider within the Blue KC provider Network. Vaccinations received by Out-Of-Network providers, whether at a pharmacy or in a medical provider setting, will be paid at the Out-of-Network benefit level. This is applicable for all participants with Active coverage and Retirees without Medicare.

If you have any questions or concerns about this notice, contact the Fund Office at BAC Local Union 15 Welfare Fund, PO Box 909500, Kansas City, MO 64190-9500; Telephone: (816) 777-2668 or toll free: (833) 479-9428.

Sincerely,

Board of Trustees