



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: Exclusion of gene therapy treatments
Date: August, 2019

Change to plan regarding gene therapy

The purpose of this Summary of Material Modification (SMM) is to inform you of an important change in the benefits offered by the BAC Local Union 15 Welfare Fund (the “Fund” or “Plan”). We are writing to let you know of a change, effective July 22, 2019, to the Benefit Exclusions and Limitations. This change will help us continue to provide you and your family with the comprehensive coverage you need that is affordable for you and the Plan. Please read this SMM in its entirety.

Gene therapy is treatment that involves replacing a gene that causes a medical problem with one that does not, adding genes to help the body fight or treat disease, or inactivating genes that cause medical problems. Though the Plan currently contains an exclusion regarding genetic therapies, the exclusion clarifies that newly approved gene therapy will not be covered under the Plan. Some examples of gene therapy include Chimeric Antigen Receptor T-Cell (CAR-T) Therapies such as Kymriah and Yescarta, as well as other therapies, such as, and Luxturna and Zolgensma – but this is not a comprehensive list and new applications for gene therapies are submitted and approved by the FDA every year

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.