



BAC Local Union 15 Fringe Benefit Funds

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BAC LOCAL UNION 15 WELFARE FUND SUMMARY OF MATERIAL MODIFICATION

To: All Eligible Participants

Re: Genetic Testing Coverage

Date: November 2022

Genetic Testing Coverage

Effective December 1, 2022, genetic testing may be covered by the BAC Local Union 15 Welfare Fund (the “Plan”). Approved genetic testing must meet the criteria established by Avalon Healthcare Solutions and will be subject to the deductible and the appropriate level of coinsurance (in or out-of-network, depending on the provider). If your physician has ordered genetic testing, you or your physician can contact Avalon Healthcare Solutions at (844) 227-5769 for complete details regarding this benefit, or online at <https://www.avalonhcs.com/>.

Prior to this change, genetic testing was not payable under the plan.

If you have any questions or concerns about this notice, contact the Fund Office at BAC Local Union 15 Welfare Fund, 12200 N. Ambassador Dr. Ste. 400, Kansas City, MO 64163; Telephone; (816) 756-3313 or toll free: (833) 479-9428.

Sincerely,

Board of Trustees