HOLLOW METAL TRUST FUND HOLLOW METAL PENSION FUND

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SUMMARY OF MATERIAL MODIFICATIONS HOLLOW METAL TRUST FUND

TO: Participants in the Hollow Metal Trust Fund (**Plan B ONLY**)

FROM: Board of Trustees

DATE: December 2020

RE: Waiver of Telehealth Copayments for 2021

This Summary of Material Modifications ("SMM") describes an important change to the Hollow Metal Trust Fund (**Plan B ONLY**). Please read this SMM carefully and keep it with the Summary Plan Description ("SPD") and SMMs that were previously provided to you.

Cost Share for Telehealth, LiveHealth Online, and COVID-19 Testing Waived for 2021

Due to the COVID-19 pandemic, Hollow Metal Trust Fund participants were given access at no cost share to Telehealth, LiveHealth Online, and testing for COVID-19 beginning on April 1, 2020. Considering that the COVID-19 pandemic has not been contained, the Board of Trustees is extending this no cost share access to 2021. To use LiveHealth Online, visit www.livehealthonline.com. For questions, contact Anthem/Empire at (800) 810-BLUE (2583).

If you have any general questions, please contact the Hollow Metal Trust Fund at (212) 366-7880.

This SMM contains only highlights of certain features of the Hollow Metal Trust Fund. Full details are contained in the SPD and other SMMs. The Board of Trustees reserves the right to terminate, suspend, reduce, or otherwise modify benefits at any time.