

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 A ONLY**)  
FROM: Board of Trustees  
DATE: December 2022  
RE: Waiver of Annual Deductibles for 2023; Waiver of Telehealth Copayments for 2023

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

**Annual Deductibles Waived for 2023**

The Board of Trustees is pleased to announce that the annual deductibles (\$375/individual and \$750/family) will be waived for 2023. This means that in 2023 you will not be required to pay any deductible before this Plan pays benefits.

This change is effective **ONLY** for **2023**.

**Cost Share for Telehealth and COVID-19 Testing Waived for 2023**

Due to the COVID-19 pandemic, Hollow Metal Trust Fund participants were given access at no cost share to Telehealth 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 2023. For questions, contact **Independence at 1-833-242-3330**.

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.