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 2022

RE: Waiver of Telehealth Copayments for 2023

This Summary of Material Modifications ("SMM") describes important changes 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 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.