

**AIRCONDITIONING AND REFRIGERATION INDUSTRY
HEALTH AND WELFARE TRUST**

NOTICE TO PARTICIPANTS AND DEPENDENTS

This Notice will advise you of important changes to the Airconditioning and Refrigeration Industry Health and Welfare Trust Fund. In Section IV, Fee For Service Medical Benefits of the Summary Plan Description, a new sub-section entitled "COVID-19 Testing Provisions" has been added immediately following the sub-section entitled "Preventive Care". The new sub-section reads as follows:

COVID-19 Testing Provisions

Effective March 9, 2020, COVID-19 Diagnostic Testing will be covered at 100% of Allowable Charges. This means that these services will not be subject to any deductible, and you will not have to pay any cost sharing (copay or coinsurance). COVID-19 Diagnostic Testing will be covered regardless of whether the testing is provided on an in-network or out-of-network basis.

For purposes of this provision, COVID-19 Diagnostic Testing includes (i) an in vitro diagnostic product for the detection of SARS-CoV-2 or the diagnosis of the virus that causes COVID-19, and the administration of such a product, as described in the Families First Coronavirus Response Act; and (ii) items and services furnished to you during healthcare provider office visits, urgent care center visits, and emergency room visits that result in an order for or administration of COVID-19 diagnostic testing, but only to the extent such items and services relate to the furnishing or administration of such diagnostic testing or to an evaluation for purposes of determining your need for the testing.

COVID-19 testing provided by a Non-PPO Provider is covered at 100% of the negotiated price, or if there is no negotiated price, the cash price of the diagnostic testing as reflected on the applicable provider's website.

The above provisions are in effect until June 30, 2020.

If you are diagnosed with COVID-19, all treatment including but not limited to hospital, transportation and pharmacy services will be covered in accordance with the applicable terms and conditions of the Plan.

This Notice constitutes your summary of material modifications as required by section 104(b) of the Employee Retirement Income Security Act of 1974 as amended, or ERISA, and should be kept with your copy of the SPD and other important Plan documents. The information in this notice is also in the Plan document, and the Plan document controls if there is any conflict with this notice. If you have any questions about this notice or need a copy of the SPD, please contact the Trust Fund Office at (714) 917-6100.