

**THIRD SUMMARY DESCRIPTION OF MATERIAL MODIFICATION  
OF THE PAINTING INDUSTRY INSURANCE FUND  
SUMMARY PLAN DESCRIPTION DATED JANUARY 1, 2019**

**NOTICE OF CHANGES TO YOUR HEALTH PLAN**

This document is called a Summary of Material Modifications (“SMM”). An SMM designed to describe modifications to the Painting Industry Insurance Fund Summary Plan Description (“SPD”) previously sent to you effective January 1, 2019. This SMM discusses one (1) change to the Painting Industry Insurance Fund (“Plan”). The Plan will now provide one-hundred percent (100%) coverage for the Coronavirus vaccination and administration at in network facilities effective as of January 1, 2020. This change will help ensure that the Plan continues to provide valuable medical coverage to all Participants and their beneficiaries.

**Accordingly, the following changes have been made to your SPD effective January 1, 2020. First, the box of the Schedule of Benefits entitled “Preventive Services in Article III, Section C of the SPD is deleted and amended to read as follows:**

Benefits	Participant Responsibility	
	Network	Out-of-Network
<p><b>Preventive Services</b> Preventive Services may be performed by a Primary Care or Specialist Physician</p> <p><b>Services Include, but are not limited to:</b></p> <p><b>Preventive Services for children age 18 and under</b></p> <ul style="list-style-type: none"> <li>• Age-Appropriate Periodic Health Assessments</li> <li>• Development assessment of the child</li> <li>• Age-Appropriate Immunizations</li> <li>• Preventive X-Ray and Laboratory Testing (office or independent lab)</li> </ul> <p><b>Preventive Services for Adults</b></p> <ul style="list-style-type: none"> <li>• Periodic Health Assessments</li> <li>• Immunizations; Flu Injections</li> <li>• Preventive X-Ray and Laboratory Testing</li> <li>• Colorectal Cancer Screening – Fecal Occult Blood Test, Sigmoidoscopy and Colonoscopy, or Colorguard Testing (limited to ages 50 to 75)</li> <li>• Coronavirus Vaccine</li> </ul> <p><b>Specific Preventive Services for Women</b></p> <ul style="list-style-type: none"> <li>• Annual Gynecological Exam/Well Woman</li> <li>• Pap Smear</li> <li>• Routine Mammography</li> </ul> <p><b>Specific Preventive Services for Men</b></p> <ul style="list-style-type: none"> <li>• Prostate Screening</li> </ul> <p><b>Other Preventive Services</b></p> <ul style="list-style-type: none"> <li>• Routine Eye Exams (Covered only for dependents under age 9)</li> <li>• Routine Hearing Exams (Covered only for dependents under age 9)</li> <li>• Administration of the COVID-19 Vaccine</li> </ul>		

<b>Note: Copayments only apply to certain services. When a Copayment applies, the Deductible is waived. All Covered Services are subject to the Deductible and applicable Coinsurance unless otherwise specified in this SPD</b>		
Preventive Services with a Primary Care/Specialist Physician	100% up to a combined maximum of \$300 each calendar year, once this maximum is met, services covered at 20% after the Deductible	40%

**Secondly, Subsection 1 of Section O of Article III of the SPD is also deleted and amended to read as follows:**

**1. Preventive Services**

Covered Services in the Physician’s or Specialist Physician’s office or independent lab include, but are not limited to:

- treatment or preventive services including periodic health examinations for adults and Dependent children. Employment or insurance-related physicals are not covered;
- well child care;
- preventive lab and x-ray;
- immunizations;
- flu injections;
- gynecological (well woman) exams;
- annual Pap smear;
- annual prostate screening;
- annual routine mammogram (also covered in the Hospital setting);
- colorectal cancer screening including Colorguard, fecal occult blood test, sigmoidoscopy, and colonoscopy (limited to ages 50 to 75);
- audiometric exams (covered for dependents under the age of 9); and
- routine eye exams (covered for dependents under the age of 9).
- Effective January 1, 2020, the Fund will provide one hundred percent (100%) coverage without cost sharing for the Coronavirus vaccination and any related administration regarding the vaccine. Full coverage of the Coronavirus vaccine will continue even after the public health emergency has ended.

This Summary Description of Material Modification should be read in conjunction with the SPD. Information contained in this Summary Description supersedes what is contained in the SPD. However, this Summary Description changes only the provisions to which it specifically refers and any other provisions in the SPD have not been materially modified. If you have any questions regarding this change, please contact the Plan Administrator.

**BOARD OF TRUSTEES OF THE  
PAINTING INDUSTRY INSURANCE FUND**