SUMMARY OF MATERIAL MODIFICATION

TO: All Participants and Retirees
FROM: Board of Trustees
DATE: April 2020
RE: I.A.T.S.E. Local #16 Health and Welfare Trust Fund

The Board of Trustees of I.A.T.S.E Local 16 Health and Welfare Trust Fund has made material modifications to your Plan. Please take the time to read it carefully. As a member of the I.A.T.S.E. Local 16 Health and Welfare Trust Fund, you receive medical and prescription drug coverage directly from the Trust. The Board of Trustees contracts with BeneSys, Anthem Blue Cross and OptumRx to administer the plans.

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Changes to How the Plan will Pay for Physician Visit Charges – 3/18/2020 through 6/30/2020
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Many of your personal physicians and physician groups that would typically see you in their offices have cancelled routine medical visits in order to avoid potential exposure to the coronavirus. As an alternative, many physicians may have offered you a telephone visit and video visit for consultation and treatment of your medical condition(s).

The Trust Plan currently pays for a physician office visit if you or a family member are seen in the physician’s office. Given that many physicians are moving away from in person office visits, the Trustees have modified the Plan and will cover non-office “telehealth” visits the same as any other physician office visit effective March 18, 2020 subject to deductible and coinsurance.

This coverage expansion will run through June 30, 2020 and coincides with the effective dates of the COVID-19 testing and screening benefits recently adopted. As we approach the end of June 2020, the Trustees will review the feasibility of extending this plan enhancement.

If you have already incurred physician visit expenses that were denied by the administrator because they were not provided in the office, BeneSys is in the process of identifying the claims and will reprocess them accordingly. You will receive a corrected Explanation of Benefits (EOB) once the claims are adjusted for payment. If you do not receive a corrected EOB within the next two (2) weeks, or if you have any questions regarding this notice, please contact BeneSys at (925) 398-7043 or (855) 704-5273.

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Because this Plan is a "grandfathered health plan," we are required by law to provide this notice to you:

This group health plan believes the Comprehensive Medical Indemnity plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans for example the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act for example the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Trust Fund Office, 7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566, telephone number (925) 398-7043. You may also contact the Employee Benefits Security Administration U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

This document has been uploaded and is available on the participant website at www.ourbenefitoffice.com/IATSE16