

PLUMBERS AND STEAMFITTERS LOCAL UNION NO. 33 HEALTH AND WELFARE PLAN

SUMMARY OF MATERIAL MODIFICATION

To All Participants:

March, 2020

The spread of COVID-19 is having an unprecedented effect on our society. In this time of turmoil, healthcare is critical. Be assured that we are taking steps to ensure that the Plumbers and Steamfitters Local Union No. 33 Health and Welfare Fund continues to serve you now, during this difficult time, and well into the future.

In response to the spread of COVID-19, the Families First Coronavirus Response Act (“FFCRA”) and the Coronavirus Aid, Relief and Economic Security Act (“CARES”) were signed into law. As described in further detail below, these laws provide for coverage of COVID-19 testing, related services and immunization, when such is developed, with no-cost sharing. The FFCRA and CARES also create a number of programs to aid those that are economically-impacted by COVID-19.

We have amended the Plan in accordance with the FFCRA and CARES.

The Plan provides telehealth services through LiveHealth Online (www.livehealthonline.com) free of charge, and participants are encouraged to use these services. As a result of the current spread of COVID-19 telehealth providers are experiencing a surge of calls and participants may experience longer than usual wait times. Along with that, many primary care providers are encouraging patients to seek consultations over-the-phone or via other virtual means to avoid having patients come into the office unless necessary. For that reason the Plan has been amended to cover phone or other virtual visits with in-network providers on the same basis as though the visit were in an office.

We will continue to monitor the situation. If circumstances warrant, we will further amend the Plan. You will be notified promptly of any additional amendments to the Plan.

SUMMARY OF MATERIAL MODIFICATION

The Summary Plan Description and Plan Document (“SPD”) of the Plumbers & Steamfitters Local No. 33 Health and Welfare Fund was amended by the Trustees. This amendment becomes effective on March 18, 2020, and continue through the time required by law. The modifications to the SPD are as follows:

- *COVID-19 Testing and Immunizations.* The Health Plan will cover 100% of the cost:
 - For diagnostic testing for the COVID-19 virus, along with health care items and services necessary for such testing.
 - For an item, service or immunization intended to prevent or mitigate COVID-19, as recommended by the United States Preventive Services Task Force.
- Coverage under this amendment applies without regard to whether a test is provided in-network or out-of-network. For out-of-network charges, the Plan will cover the full billed amount regardless of whether the amount exceeds the reasonable and customary amount. No prior authorization or medical management requirements apply to diagnostic testing for the COVID-19 virus. Coverage under this amendment applies without regard to the site of care (e.g., office, urgent care, emergency room, e-visits). The coverage under this amendment does not apply to any items and services you receive during a visit to a healthcare provider other than those expressly described above.

- Visits with in-network providers from the period of March 18, 2020, through May 31, 2020, that are conducted telephonically, via video-conference or other virtual means shall be covered the same as though the visit was conducted in an office.

Finally, it should be noted that this Summary of Material Modifications only summarizes the changes required under the new regulations. You should review the Summary Plan Description if you are filing a claim for any benefits or filing an appeal of a claim denial. If you have any questions, please contact the Fund Office at fundoffice@ualocal33.org and one of our team members will assist you.

Sincerely,

Your Board of Trustees

This announcement serves as a Summary of Material Modifications (SMM) for the Plumbers & Steamfitters Local Union No. 33 Health and Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. Please keep this SMM with your Summary Plan Description (SPD) for future reference.