



B.A.C. Trust Funds

B.A.C. Local No. 3 Pension Plan
B.A.C. Local No. 3 Defined Contribution Pension Plan
B.A.C. Local No. 3 Health & Welfare Trust Fund
B.A.C. Local No. 3 Vacation Trust Fund

SUMMARY OF MATERIAL MODIFICATION to the B.A.C. LOCAL NO. 3 HEALTH AND WELFARE PLAN

TO: Participants and Dependents in the B.A.C. Local No. 3 Health and Welfare Plan

FROM: Board of Trustees

DATE: May 1, 2023

SUBJECT: End of COVID-19 Deadline Extensions

This Notice describes changes to the B.A.C. Local No. 3 Health and Welfare Plan.

Self-Funded PPO Plan Changes:

1. **Extension of Coverage for COVID-19 Screening and testing:** The Self-Funded PPO Plan is continuing to waive all cost-sharing and copays (deductible and co-insurance) on COVID-19 diagnostic tests and screenings for both in-network and out-of-network tests through November 11, 2023. This is an extension of the previously adopted rule effective March 1, 2020, through May 11, 2023.
2. **Over the counter (OTC) COVID-19 Tests:** The Self-Funded PPO Plan will continue to cover OTC COVID-19 tests at \$0 cost-share for up to 8 tests per 30 days through November 11, 2023. You can submit a claim to get reimbursed for up to \$12 per test. This is an extension of the previously adopted rule effective January 15, 2022, through May 11, 2023.
3. **COVID-19 Vaccines.** The Self-Funded PPO Plan will continue to cover COVID-19 vaccines without cost sharing through November 11, 2023. This is an extension of the previously adopted rule effective through May 11, 2023.

While the Plan still strongly urges you to use an in-network provider, the Trustees of the Plan understand that you may not have a choice in choosing the provider for COVID-19 testing and vaccines. Please note that all other Plan rules remain in effect, including, for example, the exclusion for services that are not medically necessary.

End of Extension of COBRA and Claims and Appeals Deadlines

The federal government has recently declared that the COVID-19 National Emergency will end on May 11, 2023. As a result, **the COVID – 19 extensions for filing the following documents will revert back to the Plan timelines starting on July 11, 2023:**

COBRA - elect COBRA continuation coverage – 60 days
COBRA – start payment of COBRA premiums – 45 days
Period to file claim – 12 months
Special Request for Enrollment – 30 days.
Appeal from Adverse Benefit Determination – 180 days

Please note your deadline may be sooner if you are approaching the one-year anniversary of the date your COVID-19 extension period started.

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Previously the Internal Revenue Service and Department of Labor extended the deadlines to request special enrollment, elect COBRA continuation coverage, make COBRA premium payments, file a benefit claim, or file an appeal for an adverse benefit determination to the earlier of (a) one (1) year from the date you were first eligible for relief or (b) 60 days after the announced end of the National Emergency. Effective May 11, 2023, the federal COVID-19 National Emergency has ended.

This Summary of Material Modification provides you with a summary of changes to the B.A.C. Local No. 3 Health and Welfare Plan. This Notice supplements the Summary Plan Description (SPD). Please read it carefully and retain it with your copy of the SPD for future reference. If you have any questions, call or write the Administrative Office at:

BeneSys, Inc.
7180 Koll Center Parkway, Suite 200
Pleasanton, CA 94566
1-888-208-0250

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-888-208-0250

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 1- 888-208-0250

*This document has been uploaded and is available on the participant website at:
www.BAC3-brickbenefits.org*