



HEAT & FROST INSULATORS AND ASBESTOS WORKERS HEALTH AND WELFARE TRUST FUND

February 2024

To: All Participants and their Covered Dependents
From: Board of Trustees
Heat and Frost Insulators and Asbestos Workers Health and Welfare Fund
Re: MediExcel Health New HMO Carrier

IMPORTANT NOTICE Summary of Material Modification

This notice serves as a summary of material modification ("SMM") which describes changes made to benefits provided by the Heat and Frost Insulators and Asbestos Workers Health and Welfare Fund ("Plan") and supplements some of the changes made to the Summary Plan Description ("SPD") for the Plan. The effective date of the modification is indicated below. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

Effective March 1, 2024, the Heat & Frost Insulators and Asbestos Workers Health & Welfare Fund has a new cross-border health plan option, MediExcel Health Plan, available to those Maintenance Workers and Mechanics who work in San Diego or Imperial Counties. With MediExcel Health Plan, all health care is obtained across the border in the border cities of Tijuana, Tecate, and Mexicali, Baja California, Mexico. You must receive all health care services within the MediExcel Health Plan service area unless you or your enrolled family member needs emergency or urgent care, which is available anywhere in the world.

If the Trust Fund Office has identified you as a Maintenance Worker or Mechanic who works in San Diego or Imperial Counties, you will be receiving a separate mailing that will include a plan description as well as Enrollment forms.

The Trustees are holding a special open enrollment period during the months of February, March and April 2024. If you wish to elect coverage under the MediExcel Health Plan, please complete the Enrollment form as soon as possible and return to the Trust Fund at P.O. Box 430, West Covina, CA. 91793 no later than April 17, 2024. Your coverage will be effective the first of the month following receipt of your completed forms.

For additional information, please contact the Trust Office.

Mexican Health Plan Care Standards

Legal requirements for and generally accepted practice standards of medical care in Mexico are different than those of California or elsewhere in the United States. Therefore, the care to be received through providers in Mexico within the MediExcel Health Plan network will be care that is consistent with generally accepted medical standards of Mexico, not of California. MediExcel Health Plan contracts only with providers who meet all applicable laws, licensing requirements, and professional standards of Mexico, and who provide their services in accordance with the generally accepted standards of the organized medical community relating to professional and hospital services in Mexico. Any member who is not completely comfortable with the standards of care for the practice of medicine in Mexico should not enroll in the MediExcel Health Plan.

MediExcel Health Plan Network

The MediExcel network consists of all the doctors, hospitals, labs, and other providers that MediExcel Health Plan has contracts with.

- You must get your health care from your primary care doctor and other providers who are within the MediExcel network. The MediExcel Provider Directory is available at www.mediexcel.com. A printed copy can be obtained by calling (855) 633-4392 toll-free, (664) 633-8555 if dialing from Mexico.
- If you go to a provider outside the network, you will have to pay all the costs, unless you received pre-approval from MediExcel Health Plan, or you had an emergency or you needed urgent care while away from home.
- In some cases, if you are new to MediExcel Health Plan or your provider's contract is discontinues, you can continue to see your current doctor or other health care provider. See your MediExcel Evidence of Coverage regarding Continuity of Care.

Please contact the Administrative Office at 626.646.1083. if you have any questions about how this extension will impact you.

This document has been uploaded and is available on the participant website at www.hfawbenefits.org.