

U.A. Local No. 393 Benefit Funds

HEALTH & WELFARE, SUB, DEFINED BENEFIT PENSION AND DEFINED CONTRIBUTION

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NOTICE OF MATERIAL MODIFICATIONS to the U.A. LOCAL 393 HEALTH AND WELFARE PLAN (As revised November 1, 2019)

Date: August 2023
To: All Participants in the U.A. Local No. 393 Health & Welfare Plan
From: Board of Trustees
Re: Changes Regarding Extended Reserve Account, Medicare Supplemental Plan, and Retired Employer Coverage

This document is a Summary of Material Modifications (“Summary”) intended to notify you of the important changes made to the U.A. Local No. 393 Health and Welfare Plan (“the Plan”) since the Summary Plan Description was last distributed to you. Please note that, in the event of conflict between this Summary and the terms of the Plan, the terms of the Plan will govern.

The Trustees of the Plan have made the following changes to the Plan Rules:

(1) Extended Reserve Account – *Applies to All Employees*

Effective March 20, 2023, if you never established initial eligibility for coverage under the Plan, then any available Extended Reserve Account you may have will be forfeited.

As a reminder, to establish initial eligibility, a Building Trades Apprentice or Journeyman must complete **440 hours** of covered work within a 12-month period. Residential members, service tradesmen, and provisional service plumbers (Levels 1-3) must complete **480 hours** of covered work within a 12-month period to establish initial eligibility.

(2) Replace Medicare Supplemental Plan with Aetna Medicare Advantage Plan – *Applies to Medicare-Eligible Retirees*

Effective March 1, 2023, the Medicare Supplemental Plan has been replaced with the Aetna Medicare Advantage Plan.

Below is a summary the medical and pharmacy benefits for Medicare-eligible retirees:

RETIREE COVERAGE

As of March 1, 2023, the medical and pharmacy benefits for Medicare-eligible retirees is administered by the Kaiser Senior Advantage Plan, the Aetna Medicare Advantage Plan and the Pharmacy Benefit Manager. These plans require the retiree to be enrolled in Medicare Parts A, B, and D.

Aetna Medicare Advantage

- Participants must be enrolled in Medicare Parts A and B and enrolled in the U.A. Local No. 393 Navitus MedicareRx Prescription Drug Plan (PDP) to participate in this plan.
- Participants can use any willing Medicare provider, regardless of if the provider is in or out of the Aetna Medicare Network.
- No referrals are needed for all Medicare covered Medical Services.
- Further plan rules can be found in the Aetna Evidence of Coverage (EOC) Manual located at <https://retireefirst.com/local393/>
- Retiree Advocates at Retiree First are available to answer any participant questions about the Aetna Medicare Advantage Plan at **(408) 215-1207** (TTY 711) or Toll-Free **(855) 460-7487** (TTY 711)

Pharmacy Benefit Manager

- Participants must be enrolled in Medicare Parts A and B and enrolled in the U.A. Local No. 393 Aetna Medicare Advantage Plan to participate in this plan.
- Participants can contact Navitus MedicareRx PDP with any questions about their pharmacy benefits:
 - www.Medicarerx.navitus.com (Log into the Member Portal)
 - Navitus MedicareRx PDP Customer Care is available toll-free at **(866) 270-3877** (TTY/TDD users should call 711), 24 hours a day, 7 days a week, except on Thanksgiving and Christmas Day.

Kaiser Senior Advantage

- Participants must be enrolled in Medicare Parts A, B, and D to participate in this plan for medical and pharmacy benefits.
- Participants must live in the Northern California Kaiser service area.
- Further plan rules can be found in the Kaiser Senior Advantage Evidence of Coverage (EOC) Manual located at:
<https://www.ourbenefitoffice.com/Ualocal393/Benefits/HealthcareDocuments.aspx>
- Kaiser Member Services is available to answer any questions at **(800) 464-4000**

(3) Option to Enroll in PPO Retiree Coverage – *Applies to Retired Employers*

Effective March 1, 2023, if you are a retired employer who enrolled in the Plan on or before March 31, 2009, then you and your eligible dependents now have the option to enroll in PPO retiree coverage.

Previously, retired employers and their eligible dependents were only eligible for retirement coverage through Kaiser. However, now starting March 1, 2023, if you are a retired employer who enrolled in this Plan for the first time on or before March 31, 2009, then you and your eligible dependents may now enroll in retiree coverage under (1) the Aetna Medicare Advantage Plan (if eligible for Medicare) or (2) the non-Medicare PPO Plan, if approved by the Board.

These changes are made pursuant to Amendment 21 to the Formal Plan Rules, which can be found on the member website – www.ualocal393benefits.org (in the documents tab). Please contact the Health and Welfare Plan Administrative Office at the following telephone number, if you have any questions concerning this Summary, the Health and Welfare Plan or your coverage: BeneSys, Inc., (408) 588-3751.



LiveHealth Online

Frequently asked questions and answers

What is LiveHealth Online?

LiveHealth Online lets you have a video visit with a board-certified doctor using your smartphone, tablet or computer with a webcam. No appointments, no driving and no waiting at an urgent care center. Doctors are available 24/7 to assess your condition and, if it's needed, they can send a prescription to your local pharmacy.*

Use LiveHealth Online if you have pinkeye, a cold, the flu, a fever, rashes, infections, allergies or another common health condition. It's faster, easier and more convenient than a visit to an urgent care center.

Why would I use LiveHealth Online instead of going to visit my doctor in person?

LiveHealth Online isn't meant to replace your primary care doctor. It's a convenient option for care when your doctor isn't available. LiveHealth Online connects you with a doctor in minutes. Plus, you can get a LiveHealth Online visit summary from the *MyHealth* tab at livehealthonline.com to print, email or fax to your primary care doctor.

LiveHealth Online should not be used for emergency care. If you have a medical emergency, call 911 right away.

When is LiveHealth Online available?

Doctors are available 24/7, 365 days a year.

How does LiveHealth Online work?

When you need to see a doctor, simply go to livehealthonline.com or use the LiveHealth Online mobile app. Pick the state you're in and answer a few questions.

Setting up an account allows you to securely store your personal and health information. Plus, you can easily connect with doctors in the future, share your health history and set up online visits at times that fit your schedule.

Once connected, you can talk with the doctor as if you were in a private exam room.

How much does it cost to use LiveHealth Online?

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs — usually \$59 or less for a doctor visit.

Will I be charged more if I use LiveHealth Online on weekends, holidays or at night?

No, the cost is the same.

How do I pay for a LiveHealth Online visit?

You can use PayPal, American Express, Visa, MasterCard and Discover cards to pay for an online doctor visit. Keep in mind that charges for prescriptions aren't included in the cost of your visit.

Is there a LiveHealth Online app that I can download to my smartphone?

Yes, search for "LiveHealth Online" in the App Store® or on Google Play™. To learn what mobile devices are supported and get instructions, go to livehealthonline.com and select **Frequently asked questions** under the *How it works* tab.

What type of computer do I need to use LiveHealth Online?

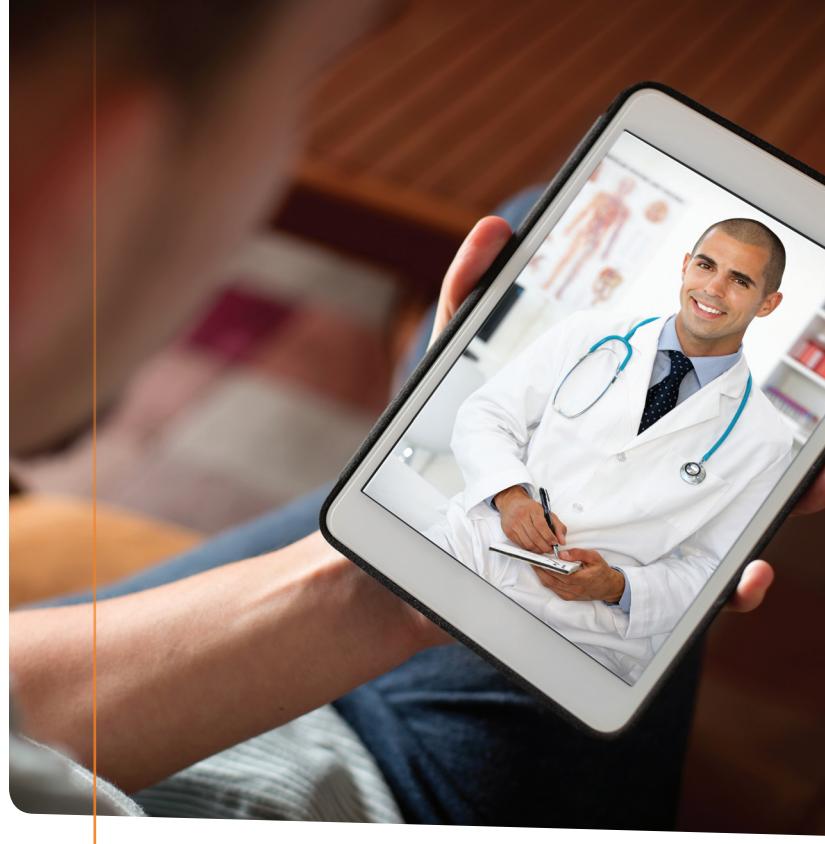
You'll need high-speed Internet access, a webcam or built-in camera with audio. To learn what computer hardware and software you need, go to livehealthonline.com and select **Frequently asked questions** under the *How it works* tab.

Do doctors have access to my health information?

It depends on whether or not you set up an account. With a LiveHealth Online account, you can allow doctors to access and review your health information from past visits. Also, to help keep track of your own health information, you can record it at livehealthonline.com. Once you sign in, go to the *MyHealth* tab and then select **Health Record**.

How long is a LiveHealth Online visit?

A typical LiveHealth Online visit with a doctor lasts about 10 minutes.



Can I get online care from a doctor if I'm traveling or in another state?

Yes, just select the state you're in under **My Location** on livehealthonline.com or with the app, and you'll only see doctors licensed to treat you in that state. Don't forget to change the state back when you get home.

What if I still have questions about using LiveHealth Online?

Send an email to customersupport@livehealthonline.com or call toll free at 1-888-548-3432.



* Prescription availability is defined by physician judgment and state regulations. Visit the home page of livehealthonline.com to view the service map by state. LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem.

If you're a retiree or have coverage that complements your Medicare benefits, your employer sponsored health plan may not include coverage for online visits using LiveHealth Online. Check your plan documents for details. You can still use LiveHealth Online, but you may have to pay the full cost of a visit. Online visits using LiveHealth Online may not be a covered benefit for HRA and HIA+ members.

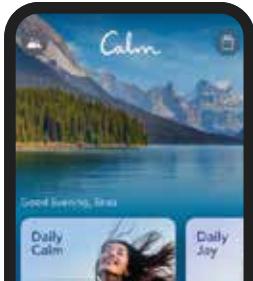
Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Support for emotional wellness

Try our on-demand self-care apps today at no additional cost

Get help with anxiety, stress, sleep, mood, and more. Anytime you need it.

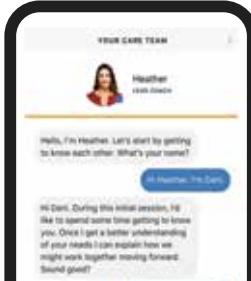
Kaiser Permanente members can explore 3 evidence-based apps:^{1,2,3}



Calm

The #1 app for meditation and sleep. You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



ginger

1-on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches are available by text 24/7
- You can use Ginger's text-based coaching services at no cost, no referral needed^{4,5}



myStrength
by Teladoc Health

Personalized programs designed to help you:

- Set mental health goals
- Learn coping skills
- Track your progress over time
- Make positive changes



Visit kp.org/selfcareapps to get started

1. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time.

2. The apps and services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members who become members of Kaiser Permanente.

3. Calm and myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old.

4. Some individuals who receive health care services from Kaiser Permanente through state Medicaid programs are not eligible for the Ginger app and services.

5. Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost.

Calm, Ginger, and myStrength are not available to Kaiser Permanente Dental-only members.

Learn more at kp.org/selfcareapps

 KAISER PERMANENTE®

Making mental health care access easier, faster, and on your terms

We're pushing the boundaries of care so it's more within reach – the way you deserve it.

Easier



More facilities

\$700+ million toward new mental health facilities and providers over the next 7 years



More therapists

30% more mental health therapists since 2015



More control

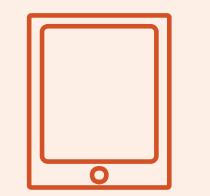
Your doctor, your choice – 0 referrals needed for mental health care with Kaiser Permanente

Faster



Psychiatry by phone and video

Leading to earlier assessments and faster access to care



Tech-enabled facilities

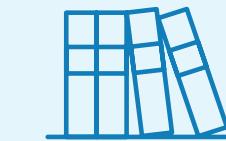
Getting you immediate, more personalized attention for urgent health care needs



Online self-assessments

Helping you gauge depression, alcohol use, and stress levels anytime

On your terms



Podcasts and toolkits

For support managing stress, sleeping better, and more



Classes and support groups

For help building relationships, changing unhealthy behaviors, and coping with stress



Wellness coaching by phone

For 1-on-1 support to overcome obstacles and achieve your goals

Learn more at kp.org/mentalhealth

Or call 1-800-390-3503, Monday through Friday, from 8a.m. to 5p.m.