

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: All Participants of the U.A. Local 393 Health and Welfare Plan, the Supplemental Unemployment Plan, the Defined Benefit Pension Plan and the Defined Contribution Plan

FROM: The Board of Trustees

DATE: May 09, 2023

RE: End of COVID-19 Extended Deadlines & PPO Plan Changes

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 (including the U.A. Local No. 393 Defined Benefit Pension Plan, the U.A. Local No. 393 Defined Contribution Plan and the U.A. Local No. 393 Supplemental Unemployment Plan as to Participant Deadlines) 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 Plans, the terms of the Plans will govern.

End to Temporary Suspension of Participant Deadlines

Effective July 10, 2023 (or an earlier date if set by law), all temporary suspensions of Plan deadlines will end. The Plans will go back to following the (Pre-COVID-19) Plan deadlines for the following:

- Electing COBRA
- Making COBRA premium payments
- Requesting a HIPAA special enrollment
- Filing claims
- Filing appeals

If you have questions about how this might apply to you, including the date by which you would need to take action, please contact the Benefit Office.

Anthem PPO Plan Changes

1. **COVID-19 Testing performed by a provider.** Effective May 12, 2023, the Plan will only cover medically necessary COVID-19 testing and testing will be subject to the Plan's deductibles and coinsurances. For out-of-network testing, the coinsurance will be applied to the Usual Customary and Reasonable Charge as determined by the Plan Rules. In addition to your coinsurance, you will be responsible for any amounts above the Usual, Customary and Reasonable Charge. We recommend you use an in-network provider to save money.

2. **Over-the-counter (OTC) COVID-19 Tests** will be covered at up to \$12 for up to 8 tests per person per 30-day period beginning May 12, 2023 and ending November 11, 2023. Beginning November 12, 2023, OTC COVID-19 tests will no longer be covered.
3. **COVID-19 Vaccines.** Effective May 12, 2023, the Plan will pay 100% if the vaccine is administered by an in-network provider and qualifies as an ACA-required preventive service. Vaccines administered by an out-of-network provider will be subject to the out-of-network deductible and co-insurance.
4. **Telehealth Services.** The Plan will continue to cover telehealth services outside of Anthem's LiveHealth Online Program, both in-network and out-of-network, subject to normal Health Plan rules. This is a benefit enhancement from the pandemic that will be made permanent.

If you are covered under the Plan's Kaiser, KPSA or Aetna MA Plan, please contact their Member Services department for any coverage changes.