

Hotel and Restaurant Employees Health and Welfare Trust Fund
East Bay Restaurant and Tavern Retirement Plan
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DATE: March 2025

TO: All Participants of the Hotel and Restaurant Employees Health and Welfare Fund

FROM: Board of Trustees of the Hotel and Restaurant Employees Health and Welfare Fund

SUBJECT: Durable Medical Equipment (DME) Coverage, Death and Accidental Death & Dismemberment Benefits

The Board of Trustees would like to remind participants of a few benefits available under the Plan.

Durable Medical Equipment

For participants enrolled in the Traditional Kaiser HMO plan, Durable Medical Equipment (DME) is covered as a self-funded benefit. *This coverage is being provided directly from the Trust Fund and not by Kaiser.* Participants needing Durable Medical Equipment (DME) that has been prescribed by a Kaiser physician will need to purchase the equipment and submit their receipts to the Fund Office for reimbursement. **Participants should check with the Fund Office in advance of purchasing the equipment to verify that the equipment is covered Durable Medical Equipment (DME).**

The benefit amount allowed for Durable Medical Equipment will be based on Usual and Customary charges (UCR). The benefit includes a 20% participant co-payment (50% participant co-payment for external dysfunctional devices). *DME will only be covered if prescribed by a Kaiser physician.*

Death and Accidental Death & Dismemberment Benefits

For Eligible Participants (Dependents are not covered) who are **actively at work on a full-time basis and receiving benefits from the Plan at the time of death or dismemberment**, the Plan provides the following benefits:

1. Death benefit of \$12,500 paid to your beneficiary in the event of your natural death.
2. Accidental Death or Dismemberment benefits. These benefits are paid for an accidental death or dismemberment resulting from your accidental bodily injury. Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means.
 - a. Accidental Death Benefit: \$12,500 benefit paid to your beneficiary in the event of your accidental death.

- b. Dismemberment benefits: The full \$12,500 benefit is paid for the loss of both hands, both feet, sight in both eyes and any loss of two or more of the following: foot, hand, sight in one eye, speech or hearing. A \$6,250 benefit will be paid for the loss of one hand, one foot or the sight of one eye.

If you have any questions on claims, eligibility and benefits, please contact the Trust Fund Office at (844) 492-9159. You can also refer to your Summary Plan Description for more information.