

*Ohio Conference of Plasterers and Cement Masons
Health and Welfare Fund*

**3660 Stutz Drive, Suite 101 ▪ Canfield, Ohio 44406
Telephone: (330) 779-8860 ▪ Toll Free 1-800-435-2388**

April 2024

Dear Participant:

Included in this mailing are the following plan notifications:

- ◆ Summary of Material Modification regarding:
 - Discontinuation of Coverage for Certain Weight Loss Medications effective 02/01/2024
 - \$0 Cost Share for Anthem's LiveHealth Online with no Sunset Date effective 04/01/2024
- ◆ Information regarding accessing Anthem's LiveHealth Online program
- ◆ Summary Annual Report

Please contact us with any question once you have reviewed the information.

Sincerely,

Board of Trustees

**SIXTH SUMMARY OF MATERIAL MODIFICATION TO THE
OHIO CONFERENCE OF PLASTERERS' & CEMENT MASONS'
HEALTH & WELFARE PLAN'S
2020 SUMMARY PLAN DESCRIPTION/PLAN DOCUMENT**

Coverage for Weight Loss Medications and LiveHealth Online Co-Payments

I. Introduction

This Summary of Material of Modifications (“SMM”) shall serve as a notice of certain changes to the Ohio Conference of Plasterer’s and Cement Masons’ Health and Welfare Plan (the, “Plan”) as adopted by the Board of Trustees. These changes include:

- Discontinuing coverage for certain weight loss medications; and
- Making the \$0 co-payment for LiveHealth Online visits a permanent feature.

This document is designed to describe the modifications to the Plan’s Summary Plan Description (“SPD”) and should be read in conjunction with that document. That means that information set forth in this SMM to the Plan supersedes what is set forth in the SPD. However, any information that is not included in this SMM, but is included in the SPD, continues to be effective.

II. Discontinuing Coverage for Certain Weight Loss Medications

Beginning February 1, 2024, the Plan will no longer cover GLP-1 medications for the treatment of weight loss only. However, these medications will continue to be available to individuals with a diagnosis of Type-2 diabetes and who meet other clinical criteria. GLP-1 medications include, but are not limited to, semaglutide (Ozempic/Wegovy/Rybelsus), liraglutide (Sexenda), tirzepatide (Mounjaro/Zepbound), and dulaglutide (Trulicity). Please contact the Plan’s Pharmacy Benefit Manager, OptumRx (www.optumrx.com) for additional questions.

Therefore, to implement these changes, the following provision of the SPD has been amended effective February 1, 2024:

1. The Section of the SPD entitled, “Prescription Drugs: Exclusions from Prescription Benefit Coverage” is amended by adding the following new exclusion to the end of the existing provision:

III. Exclusions From Prescription Benefit Coverage

For a complete list of services, supplies and charges that are not covered, please contact the Plan’s Prescription Administrator. The following is a list of some of the more common services, supplies, and charges that are not covered under the prescription benefit:

- 16) GLP-1 medications (including but not limited to Semaglutide, Liraglutide, Tirzepatide, Dulaglutide, and Exenatide) for the treatment of weight loss only.

III. \$0 Co-Payment for Anthem LiveHealth Online Visits

Previously, on June 1, 2023, the Board of Trustees elected to (1) add behavioral and mental health services/visits as an Anthem LiveHealth Online option and (2) waive the normal co-payment for all Anthem LiveHealth Online visits for one (1) year.

Effective April 1, 2024, the one-year limit has been removed and all Anthem LiveHealth Online visits will continue to be covered with a \$0 co-payment. On the other hand, non-LiveHealth telehealth services and regular in-person visits continue to be subject to a \$20 copayment. Therefore, to implement these changes, the following provisions of the SPD have been amended effective April 1, 2024:

1. Effective April 1, 2024, the Section of the Plan entitled, “Schedule of Benefits for Eligible Class I Active Participants and Dependents: Physician’s Office Visits for Illness/Injury,” is amended by removing that provision and replacing it with the following benefit description:

Benefit %						
Physician’s Office						
BENEFITS	HIGH PLAN		MID PLAN		LOW PLAN	
Visits for Illness & Injury (in-person or telehealth). Includes Anthem LiveHealth and Non-LiveHealth Visits)	In-person and Non-LiveHealth Visits: 100% after \$20 Copay	In-person visits: 60% of Allowed Amount	In-person and Non-LiveHealth visits: 80% after \$20 Copay	60% of Allowed Amount	In-person and Non-LiveHealth Visits: 70% after \$20 Copay	50% of Allowed Amount
	LiveHealth Visits: 100%		LiveHealth Visits: 100%		LiveHealth Visits: 100%	

2. Effective April 1, 2024, the Section of the Plan entitled, “Schedule of Benefits for Eligible Class II, Class III, Early Retirees, and Dependents: Physician’s Office Visits for Illness/Injury,” is amended by removing that provision and replacing it with the following benefit description:

Benefit %		
Physician’s Office		
	IN-NETWORK	OUT-OF-NETWORK
Visits for Illness/Injury (in-person or telehealth). Includes Anthem LiveHealth and Non-LiveHealth Visits)	In-person and Non-LiveHealth Visits: 80% after \$20 Copay	60% of Allowed Amount
	LiveHealth: 100%	

IV. Conclusion

As stated in the Introduction, this SMM should be read in conjunction with the SPD. Information contained in this SMM supersedes what is contained in the SPD. However, explanations which are not included in this SMM but are included in the SPD mean that those provisions in the SPD have not been materially modified.

If you have any questions concerning the benefits to which you are entitled, you may wish to refer to your SPD, the applicable collective bargaining agreement, or contact the Plan Administrator at:

OCPCM Health & Welfare Plan
 3660 Stutz Drive, Suite 101
 Canfield, OH 44406
 Tel.: (330) 270-0453
 Fax: (330) 270-0912



LiveHealth Online

Answers to common questions about video visits with a doctor, 24/7

What is LiveHealth Online?

Through LiveHealth Online, you can have a video visit with a board-certified doctor using your smartphone, tablet, or computer with a camera. Doctors are available 24/7, and no appointment is needed.

Doctors with LiveHealth Online can evaluate your symptoms and provide a treatment plan for common conditions. These include eye and ear infections, the flu, colds, sinus and allergy problems, and possible signs of COVID-19. When needed, the doctor also can send a prescription to your pharmacy.¹

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. Instead, it offers a way to receive nonemergency care when your doctor isn't available or when staying home is a safer or more convenient option. This also allows you to receive care while limiting your exposure to others.

**LIVEHEALTH ONLINE IS NOT FOR EMERGENCY CARE.
IF YOU HAVE AN EMERGENCY, CALL 911.**



LiveHealth[®]
O N L I N E

When are doctors available on LiveHealth Online?

Doctors are available 24/7 — including holidays.

How does LiveHealth Online work?

To use LiveHealth Online:

- Visit **livehealthonline.com** from a computer with a camera, or download the LiveHealth Online app to your smartphone or tablet.
- Select **Sign up** and follow the instructions to create an account.
- When you need to see a doctor, log in and select the state you are in, choose a doctor, and answer a few questions.² Within minutes, you will be connected with a doctor and can talk as if you were in a private exam room.

Using your account, you can:

- Quickly connect with doctors the next time you need care.
- Record your visit and store it as a secure and confidential file, along with your personal and health information.
- Allow a doctor on LiveHealth Online to view your stored health information prior to a visit.
- Access your medical records for your own reference, or to share with your primary care doctor.

How much does it cost to use LiveHealth Online?

Your plan covers the cost of most LiveHealth Online visits.

You have no (\$0) copay for medical or behavioral health visits through LiveHealth Online. The cost of a prescription, if you need one, is not included and additional charges may apply. Check your plan for prescription benefits.

Will I be charged more if I use LiveHealth Online overnight or on a weekend or holiday?

No. Your plan has a \$0 copay, so it doesn't matter if you use LiveHealth Online at night, on a weekend, or a holiday for medical or behavioral health visits.

How do I pay for a LiveHealth Online visit?

If you utilize services besides medical or behavioral health visits, you may incur charges. You can use American Express, Visa, Mastercard, or Discover cards, as well as PayPal, to pay for your visit.

Can I download an app for LiveHealth Online?

Yes, search for LiveHealth Online in the App Store® or on Google Play™. To learn more, go to **livehealthonline.com** and select **FAQ** in the top right corner.

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

You'll need a computer with a camera, or a smartphone or tablet, as well as a high-speed internet connection. To learn what computer hardware and software you need, go to **livehealthonline.com** and select **FAQ** in the top right corner.

Can doctors with LiveHealth Online access my health information?

You can allow doctors to access your health information by logging into your account at **livehealthonline.com** or through the app. Choose **My Records** and make your desired selections. You can also view your health records and summaries of past visits through the **My Records** page.

How long is a LiveHealth Online visit?

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

Can I visit with a doctor at LiveHealth Online if I'm traveling or in another state?

Yes. When you are logged in to **livehealthonline.com** or using the app, select the state you're in under **My Location**. You will only see doctors licensed to treat you in that state. Don't forget to change your state back when you are home.

What if I still have questions about LiveHealth Online?

We're here to support you. Email customersupport@livehealthonline.com or call toll free at 888-548-3432.



LiveHealth
ONLINE

¹ Prescription availability is defined by physician judgment.

² Select a doctor licensed to practice in the state where you're physically located. If that doctor is seeing another patient, you can choose to go to an online waiting room or you can select another doctor who is available at that moment.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

SUMMARY ANNUAL REPORT

OHIO CONFERENCE OF PLASTERERS AND CEMENT MASONS HEALTH & WELFARE FUND

This is a summary of the annual report for the Ohio Conference of Plasterers and Cement Masons Health & Welfare Fund, (EIN #31-6051539 PN 501) for the year ended April 30, 2023. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The plan has a contract with an insurance carrier to pay excess medical claims incurred under the plan up to the maximum amount allowed by the policy. Total premiums paid during the plan year were \$841,287.

BASIC FINANCIAL STATEMENT

Benefits under the plan are provided by a Trust Fund. Plan expenses were \$15,549,269, which included \$1,816,595 in administrative expenses and \$13,732,674 in benefits paid to participants and beneficiaries. A total of 1,352 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$34,653,805 as of April 30, 2023, compared to \$33,780,194 as of April 30, 2022. During the plan year, the plan experienced an increase (decrease) in its net assets of \$873,611. This increase (decrease) includes unrealized appreciation / (depreciation) in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost assets acquired during the year. The plan had total income of \$16,422,880 including employer contributions of \$14,493,658, participant contributions of \$1,462,843, income from investments of \$744,682, net gain (loss) of investments of (\$313,403), and other income of \$35,100.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, upon request. Included in that report is an accountant's report, schedule of assets held for investment purposes, and actuarial information regarding the funding of the plan.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Ohio Conference of Plasterers and Cement Masons Health & Welfare Fund Trustees, the plan administrator, 3660 Stutz Drive, Suite 101, Canfield, Ohio 44406, phone (330) 270-0453.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of the report. The charge to cover copying costs given above does not include a charge for copying these portions of the report, which are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan, 3660 Stutz Drive, Suite 101, Canfield, Ohio 44406, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor on payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.