

BEER INDUSTRY – LOCAL UNION NO. 703
Health and Welfare Fund
18660 Graphic Drive, Suite 202, Tinley Park, Illinois 60477
T - 708- 429-0046 F – 708-429-0047

Dear Welfare Plan Participant:

Please note the following changes to your health benefits:

CORONAVIRUS TESTING WILL BE COVERED BY THE PLAN AT 100%

Covered expenses will include the charges for professional and other services related to the furnishing or administration of the test, i.e., the office visit, urgent care center or hospital visit during which the test is administered. No deductibles, co-pays or coinsurance will apply. Prior authorization is not required.

Please use in-network providers whenever possible.

This coverage is in effect for expenses incurred March 13, 2020 through December 31, 2020.

Temporary Allowance for Doctor's Visits Performed Via Teleconference

Temporary coverage of medically necessary doctor visits performed via teleconferencing is being added to the Plan. This should help participants and dependents who are unable to visit their doctors' offices in person due to coronavirus precautionary measures.

For the purpose of this coverage, a "teleconference visit" is a one-on-one consultation with a physician, or the physician's assistant or nurse, via telephone or audio/video conferencing. In general, this means that a teleconference visit will be covered as though it were performed in person at a doctor's office. This means that a teleconference visit will be considered medically necessary only if the same service would have been covered had it been provided during a face-to-face consultation. Also, the same deductibles, coinsurance, reasonable-and-customary limits, etc. that apply to in-person visits will apply to teleconference visits. This coverage is effective April 1, 2020 and will sunset on September 30, 2020.

Statement of Grandfathered Status

The Board of Trustees believes that the Plan of the Beer Industry Local Union No. 703 Health and Welfare Fund is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply, and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status, can be directed to the Fund Office at 708-429-0046. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform . This website has a table summarizing which protections do and do not apply to grandfathered health plans.

We are pleased to be able to provide you and your family with comprehensive benefits. If you have questions about this new coverage or your benefits in general, please contact the Fund Office at 708-429-0046, or Beer Industry Local Union No. 703 Health and Welfare Fund, 18660 Graphic Drive, Suite 202, Tinley Park, Illinois 60477.

Sincerely,

The Board of Trustees

EIN 36-6051305 PN 501

This notice is a Summary of Material Modifications (SMM), within the meaning of Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. This notice describes important changes to the Plan. You may find full details in the most recent Summary Plan Description and Plan Document that establish the Plan provisions. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.