

Tuckpointers Local 52 Health and Welfare Trust

Benefit Update

September 2020

Dear Participant:

As the Board of Trustees of the Tuckpointers Local No. 52 Health and Welfare Fund (the "Fund"), we are providing this Benefit Update that includes an important addition to your benefits. The Trustees are pleased to announce that the Fund will cover flu shots at 100% for all covered participants and eligible dependents through your Prescription Drug Benefits, retroactive to August 1, 2020.

Before this change, you were able to use your Health Spending Account to pay for flu shots. Now, you will no longer need to as flu shots will be 100% covered by the Fund.

This coverage will apply if you get your flu shot at a retail network pharmacy or at your doctor's office. The coverage applies to both injectable and nasal flu vaccines.

- If you get your shot at a network pharmacy, it will be covered 100% by the Fund. You will need to show your prescription drug ID card at the pharmacy to be covered.
- If you get your flu shot at a pharmacy that is not in the network, you will have to pay the full cost of the flu shot.
- If you get your flu shot at your doctor's office, the shot will be covered 100% by the Fund, but you may also be required to pay 20% coinsurance for the office visit after you have met your deductible.

Remember to show your provider the correct ID card. Use your prescription drug benefits ID card at the pharmacy and your BCBS card when you are at your doctor's office.

While this benefit is being set up, you may temporarily be asked to submit a paper claim for reimbursement of your flu shot. After October, you should not need to submit a paper claim if you go to a network pharmacy or a network provider.

If you got a flu shot on or after August 1, 2020 but before this benefit improvement was announced, you can submit a claim for reimbursement to the Fund Office.

The Centers for Disease Control (CDC) CDC recommends everyone 6 months of age and older get vaccinated every flu season. We encourage you to contact your doctor to determine if you should get vaccinated, whether you are getting the vaccination in his or her office or at a retail pharmacy. Your doctor can determine when you were last vaccinated and will know your medical history and can use that information to determine if it makes sense to get vaccinated.

Flu shots and other vaccines may not be available at all times. Flu shots are generally available from August through April of each year. We encourage you to call your doctor or pharmacy in advance to find out their office visit/vaccination procedures, to check on vaccine availability and to make an appointment, if needed.

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Fund Office Reminder

The Fund Office is operating and Fund staff are working, but we are closed to visitors. Our staff is working remotely, but remains dedicated to serving you and your family and we are still available to help you with your benefits needs. Please be assured that we are still taking phone calls and we are continuing to process benefits and maintain our other operations. During the public health emergency, the Fund Office will be operating from 7:00 am to 3:00 pm, Monday through Friday. During this period, you can also fax forms and other information to the Fund Office. Our fax number is (630) 516-8018.

In Closing

We wish you and your family well during this difficult time. If you have questions about the information in this notice, how to use your benefits during the COVID-19 outbreak, or about your benefits generally, call the Fund Office at (630) 516-8008.

Please keep this notice, which describes changes to information provided in the most recent SPD, with your SPD for future reference. Only the provisions described in this notice are changing; no other Plan changes are being made at this time.

Statement Of Grandfathered Status

The Board of Trustees believes that the Plan of the Tuckpointers Local No. 52 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 (630) 516-8008. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (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.

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.

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