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IMPORTANT NOTICE for PLAN PARTICIPANTS

July 2020

Dear Participant:

With the COVID-19 outbreak, the Board of Trustees of the International Union of Operating Engineers Local 399 Health and Welfare Plan (“Local 399 Health Plan”) have made some emergency improvements to the Plan. The Welfare Fund is offering the following benefit enhancements to covered Participants:

1. **Diagnostic Testing of COVID-19:** The Welfare Fund will cover all diagnostic testing for COVID-19, including the cost of a provider, urgent care center and emergency room visit in order to receive testing, without any cost-sharing to you or your dependents. Coverage for such diagnostic testing will be covered at no cost regardless of whether the services are provided in-network or out-of-network.
2. **Telemedicine Visits:** To slow the spread of coronavirus, many providers have and will continue to offer telemedicine or virtual (computer) visits. If you see a provider using a telemedicine or virtual visit, coverage for the visit will be subject to the Plan’s regular deductible and co-payments, unless the visit results in testing for COVID-19, then it will be covered without any cost-sharing to you or your dependents.
3. **Extension of Coverage:** If you were covered and eligible for benefits in March 2020 and were laid off/furloughed as a direct result of the COVID-19, you will remain covered and eligible for benefits through July 31, 2020. If your coverage has ended, you should have received notification in the mail regarding COBRA Continuation Coverage. Contact the Fund Office if you have any questions regarding COBRA.

Please keep this important notice with your Summary Plan Description (“SPD”) booklet for future reference. If you have any questions, please call the Fund Office.

Required Notice: Notice Regarding Grandfathered Status

The Trustees of the IUOE Local 399 Health and Welfare Plan have determined that the Plan 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 to cover 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 Local 399 Health and Welfare Plan, 2260 S. Grove Street, Chicago, IL 60616-1823, telephone (312) 372-9870, fax (312) 842-0291. 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.