

IMPORTANT NOTICE TO PLAN PARTICIPANTS

SUMMARY OF MATERIAL MODIFICATIONS TO THE SUMMARY PLAN DESCRIPTION FOR THE PAINTERS AND ALLIED TRADES DISTRICT COUNCIL 82 HEALTH CARE PLAN

The Board of Trustees for the Painters and Allied Trades District Council 82 Health Care Plan (“the Plan”) have made the following changes to the Plan (Coverages A, B and C) as further detailed below:

Effective March 18, 2020

COVID-19 Testing Coverage: Effective immediately, the Plan has made the following changes to comply with the Families First Coronavirus Response Act:

- The Plan will cover COVID-19 testing and related health care provider visits (whether in-person or via telehealth visits) and supplies at 100% (no member cost share) when medically necessary and appropriate according to the accepted guidelines of the Centers for Disease Control and Prevention and/or the Minnesota Department of Health.

Additional Information: The available information about how the virus that causes COVID-19 spread is largely based on what is known about similar coronaviruses. However, COVID-19 is a new disease and there is more to learn about its transmission, the severity of illness it causes, and to what extent it may spread in the United States. According to the CDC, a person may develop symptoms of the COVID-19 virus within 14 days of exposure. Symptoms include feeling sick with an acute respiratory illness, such as a fever, cough, or difficulty breathing. As there is no present vaccine to prevent COVID-19, the CDC recommends the following to prevent the spread of the virus:

1. Wash hands often with soap and water for at least 20 seconds, and if soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol;
2. Avoid touching eyes, nose, and mouth with unwashed hands;
3. Avoid close contact with people who are sick;
4. Stay home when sick;
5. Cover coughs or sneezes with tissues or cough into the elbow area, then discard the tissue in the trash and follow up with handwashing; and
6. Clean and disinfect frequently touched objects and surfaces regularly

Please remember Doctor on Demand, your telehealth provider, provides convenient access to Board-certified physicians on a remote basis at a **\$0 copay** and is available 24/7 by contacting www.doctorondemand.com/coronavirus. If you choose to seek care at a physician’s office, please call your health care provider before you go, and tell them about your travel, if

applicable, and your symptoms. They may give you instructions on how to get care without exposing other people to your illness.

More information about COVID-19 may be found at the following links:

- Centers for Disease Control and Prevention: www.cdc.gov
- Minnesota Department of Health: <https://www.health.state.mn.us/>
- World Health Organization: <https://www.who.int>
- MN Building Trades: <https://mntrades.org/covid-19-resources/>

Participants are encouraged to visit the Plan's website at www.dc82benefits.org for further updates.

GRANDFATHERED STATUS

The Painters and Allied Trades District Council 82 Health Care Plan believes this 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 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 plan administrator at Wilson-McShane Corporation, 3001 Metro Drive, Suite 500, Bloomington, MN 55425, 952-854-0795. 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.