

## **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 June 1, 2020**

The Plan has been amended to expand coverage for telehealth-based office visits subject to the Plan’s deductible, coinsurance and out-of-pocket maximum requirements as found in the Schedule of Benefits as well as additional limitations further noted below for out-of-network visits.

This benefit expansion covers telehealth office visits for medical as well as mental health, behavioral health and substance use disorder conditions.

Telehealth Office Visit benefits are available on an in-network and out-of-network basis as follows:

**In-Network Telehealth Office Visits:** A telehealth office visit with an in-network provider is covered at 80% after the applicable deductible.

**Temporary Expansion of Out-of Network Telehealth Office Visits:** A telehealth office visit with an out-of-network provider is covered at 80% after the applicable deductible. Coverage for out-of-network telehealth office visits is temporarily available for the period that is until 90-days after the end of the declared national emergency due to the Coronavirus.

**Doctor on Demand:** The Plan continues to provide coverage for the Doctor on Demand telehealth service at 100%. If you use Doctor on Demand, there is no cost to you for using that service.

#### **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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.