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To: Plan Participants in Local 399's Health & Welfare Plan

The IUOE Local 399 Health & Welfare Fund Office is required by federal law to send plan participants certain documents and plan information annually. Please review the enclosed documents and plan information below.

Summary of Benefits and Coverage (SBC) for Local 399's H&W Plan fiscal year beginning June 1, 2022. The SBC is meant to help you understand your coverage and common healthcare terms. The Federal Government requires all Plans to provide a current SBC document to plan participants every year.

Summary Annual Reports (SAR) for IUOE Local 399's Health & Welfare Trust for the fiscal year ending May 31, 2021.

Additional Documents Included:

Plan Amendment: The most recent plan improvement is lowering the age of covered colorectal screenings from age 50 to 45. See the enclosed document for additional details. It is recommended to keep this document with your Summary Plan Description booklet.

TruHearing: As previously communicated the Plan now covers hearing aids up to a maximum of \$2,000 per ear, every third calendar year. The plan has been able to identify a hearing vendor partner to maximize this benefit through TruHearing, which is also part of VSP Vision Care. The enclosed flier provides additional information and as long as you start the process by scheduling a hearing care appointment by calling 1-877-760-1643, the benefits are considered In-Network and claims are processed by TruHearing through the medical plan with no need to turn in receipts for reimbursement.

Absolute Solutions: Utilizing Absolute Solutions is a voluntary option that has a national network of medical diagnostic imaging providers. Through this Absolute Solutions network, your claims will be paid at 100%. Absolute Solutions will schedule and provide most of your Diagnostic Radiology needs including MRI's, CT Scans and PET Scans. This is available not only for yourself but also for your eligible dependents who may have radiology needs. Please note, if you utilize a provider outside of the Absolute Solutions' network, the normal deductible and co-insurance charges will apply.

Additional Information:

Over the Counter COVID-19 Tests: The H&W plan will reimburse each eligible participant of the Plan for up to 8 over the counter COVID-19 tests per month. Coverage includes at-home COVID-19 test kits authorized by the Food and Drug Administration (FDA) purchased on or after January 15, 2022. Reimbursement for coverage will be available through the end of the national emergency period. You must include your original receipt with the completed form which is available on our website at: www.iuoe.org/health-and-welfare/covid-home-testing. Please note: Tests are for diagnostic use only and are NOT reimbursable for purposes of employment.

Life Insurance/Death Benefit Accidental Death and Dismemberment (AD&D) Vendor Change: In February 2022, the life insurance and AD&D insurance policy for the H&W Plan switched from Dearborn National to Voya Financial. This name may sound familiar as Voya also administers benefits through the Midwest Coalition of Labor (MCL). This benefit through the H&W Plan is separate and distinct from the MCL and are only for persons in an employment relationship with an employer who is contracted to pay Health & Welfare contributions on your behalf.

Keeping your information current: It's important we have your most up to date address on file, not only for our mailings but also for all of our vendor partners so that you can receive the appropriate Explanation of Benefits (EOBs) paid on your behalf when utilizing benefits.

If your marital status changes (new marriage or divorce, etc) please immediately notify the Health & Welfare department, (312)372-9870 ext 3000. Timely enrollment or disenrollment is critical. Please don't hesitate to confirm your status. Your information is kept confidential.

Below are H&W Plan related notifications that are to be distributed annually:

IUOE Local 399's H&W Plan is "Grandfathered"

The H&W Board of Trustees made no material changes to the Plan that would reduce your benefits since the inception of the Patient Protection Affordable Care Act (ACA). As a result, the Plan has maintained what is called 'grandfathered' status under the ACA. This grandfathered status enables the Fund to postpone certain other federal requirements of the Act. Although most of the requirements of the ACA are part of the Plan today, there are some requirements the Plan does not have to implement due to maintaining grandfathered status. One of the Act's requirements is to notify plan participants of this grandfathered status on an annual basis.

Women's Health and Cancer Rights Act of 1998

Under the Women's Health and Cancer Rights Act of 1998 ("WHCRA"), group health plans that provide medical and surgical benefits from the Plan in connection with a mastectomy must also provide benefits for certain reconstructive surgery. A covered person who is receiving Plan benefits in connection with a mastectomy and who elects breast reconstruction will be provided coverage for the following:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications in all stages of mastectomy, including lymphedemas.

Coverage of the above is subject to the Plan's deductible, co-insurance percentage and other provisions and limitations applied for other covered treatments under the Plan. The WHCRA requires Plans to notify plan participants annually of this coverage.

HIPAA Privacy Notice

Local 399's Health & Welfare Fund is required by law to maintain the privacy of your health information as described in its Notice of Privacy Practices. You have a right to request and receive a copy of that notice at any time, even if you have received the notice previously. You also have a right to contact the H&W Privacy Officer c/o IUOE Local 399 H&W Fund, 2260 S. Grove Street, Chicago, IL 60616 if there are questions regarding confidentiality, privacy or security of protected health information (PHI).