

Locals 302 and 612 of the International Union of Operating Engineers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

July 28, 2023

**TO: All Eligible Plan Participants
Locals 302 and 612 IUOE Construction Industry Health and Security Fund**

RE: Benefit Changes

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

COVID-19 At-Home Test Kits, In-Office Testing, and Vaccines

As you may be aware, the Biden Administration announced an end to the COVID-19 National Emergency and the related Public Health Emergency. Following this announcement, the Board of Trustees of the Locals 302 and 612 IUOE Construction Industry Health and Security Fund has adopted the following benefit plan provisions related to the diagnosis and treatment of COVID effective June 1, 2023.

- The Plan will continue to provide benefits for medically necessary FDA authorized, cleared or approved Over the Counter (OTC) COVID Antigen tests pursuant to the standard Plan provisions, subject to deductible, co-payments, in-network or out-of-network coinsurance.
- The Plan will continue to provide benefits for COVID vaccines as a preventative benefit (in-network paid at 100% without cost sharing, while cost sharing will apply to out-of-network).
- The Plan will continue to provide benefits for antiviral medication for the treatment of COVID (such as Paxlovid) under standard Plan provisions, subject to deductible, co-payments, in-network or out-of-network coinsurance.
- Other treatment of COVID and in office diagnostic testing remains covered under standard Plan provisions (subject to deductive, co-payments, in-network or out-of-network coinsurance).

Telehealth/Telemedicine

Prior to the pandemic, telehealth/telemedicine services outside of SwiftMD were excluded. Since March 1, 2020, the Plan has provided coverage for telehealth/telemedicine services. The Trustees have confirmed the Plan will continue to provide coverage for telehealth services under standard Plan provisions. This benefit will not change as a result of the end of the pandemic emergency declaration.

Hearing Care Expenses

Effective June 1, 2023, the Plan will cover hearing exams performed by licensed hearing care providers, and will not require the examiner be an audiologist. The Plan is modified as follows:

Hearing care expenses (for active and retired employees only) are limited to a maximum benefit payable of \$1,000 per ear during any three-year period. Covered hearing care expenses include:

- Hearing exam, if that exam results in your purchase of a hearing aid device.
- Hearing aid devices prescribed by a legally qualified physician, a certified audiologist, **or a licensed hearing provider** if the examining practitioner certifies in writing (within three consecutive calendar months immediately before the purchase of the device) that you are suffering a hearing loss and the device may serve to lessen that loss.
- Replacement of hearing aid devices, if you meet the above requirements and a three-year period has elapsed since you received your last hearing aid device.

No benefits are paid for batteries or other ancillary equipment not obtained when you purchase a hearing aid device. In addition, repairs, servicing or alteration of a hearing aid device is not covered.

The charges for a hearing aid device prescribed and ordered prior to termination of your eligibility and delivered within 30 days following your date of termination will be covered.

Cochlear implants are covered under a separate benefit (see page 33). Bone Anchored Hearing Aids (BAHAs) are not covered by the Plan.

Dental Personal Protective Equipment (PPE)

The Plan has discontinued coverage for dental personal protective equipment (PPE) upon the conclusion of the National Emergency on May 11, 2023.

Retail 90 Pharmacy

The OptumRx Retail 90 Pharmacy Network offers the convenience and flexibility for members to get 90-day supplies of maintenance medications. Plan Participants will now be able to obtain a 90-day supply of maintenance medications at a network retail pharmacy and pay a copay for each 30-day portion of the 90-day supply, effective June 1, 2023. This will allow for fewer trips to the pharmacy, save money and improve adherence. The OptumRx Retail 90 Pharmacy Network is a nationwide network with more than 57,000 pharmacies including Walgreens, CVS Pharmacy® and most other regional chains, mass merchants, grocers, and pharmacy services administration organizations (PSAOs).

Rx Coupon Card Variable Co-pay Program

The Trustees adopted a prescription coupon card program through Optum, effective June 1, 2023. This program will be at point of purchase at Optum® Specialty Pharmacy. Drug manufacturers offer coupons, also known as copay cards, to help consumers reduce their copay of costly specialty medications. If you are using a specialty medication, contact Optum® Specialty Pharmacy to check if your prescription has a coupon card program. As soon as you sign up for a manufacturer coupon and share the details with Optum® Specialty Pharmacy, the Variable Copay Program automatically adjusts the cost share for medication and applies the coupon value at the point of sale. This helps lower your cost share and both the participant and Plan will save.

Rx Price Edge Program

The Trustees adopted a prescription coupon card program for generic prescriptions through Optum, effective September 1, 2023. This program will also be at point of purchase at a pharmacy. If your generic prescription can be obtained at a lower price using an alternative discount method (for example “GoodRx” or “Optum Perks”) the prescription will automatically be priced at the lower amount and both the participant and Plan will save.

If you have any questions, please contact the Administration Office at (206) 441-7314 or (877) 441-1212 and follow prompts for appropriate department.

Board of Trustees

**Locals 302 and 612 of the International Union of Operating Engineers
Construction Industry Health and Security Fund**

S:\Mailings\Individual Trust Fund Mailings (SMM, Benefit Changes, COBRA, etc.)\F12\F12-02 - Mailing - 2023 - 07.28 - SMM - Benefit Changes - End of COVID - Rx Retail 90 - Hearing.doc

Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.