

OPERATING ENGINEERS TRUST FUNDS

I.U.O.E. LOCAL 12 HEALTH & WELFARE / PENSION / VACATION / DCP

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May 9, 2023

Health & Welfare Fund Benefit Changes Due to the End of the COVID-19 Public Health Emergency

The Board of Trustees want you to know about important changes to several Health & Welfare Fund PPO Plan benefits that were adjusted during the COVID-19 pandemic that will again be adjusted due to the end of the COVID-19 Public Health Emergency. The changes below will be effective July 12, 2023.

COVID-19 Testing and Over-the-Counter (OTC) Test Kits for Operating Engineers Health and Welfare Fund PPO Plan Members

- OTC COVID-19 test kits are limited to four (4) kits per eligible individual per month
 - o Benefit coverage:
 - In-Network plan pharmacy – 90% coverage / 10% coinsurance, no deductible
 - Out-of-Network Retail Purchases – 70% coverage / 30% coinsurance, after applicable out-of-network deductible
- Physician office or designated COVID-19 testing location:
 - o Benefit coverage:
 - In-Network – 90% coverage / 10% coinsurance, after applicable deductible
 - Out-of-Network – 70% coverage / 30% coinsurance, after applicable out-of-network deductible

COVID-19 Immunizations

- o Benefit coverage
 - In-Network – 100% coverage, no coinsurance or deductible
 - Out-of-Network – 70% coverage / 30% coinsurance, after applicable out-of-network deductible

COBRA (Consolidated Omnibus Budget Reconciliation Act) Offerings

- o COBRA offerings issued by the Operating Engineers Health and Welfare Fund and dated on or after July 12, 2023, will expire 60 days of the later of:
 - The date of the qualifying event;
 - The date you would have lost coverage because of a qualifying event; or
 - The date you and/or your Dependents are sent the election form and COBRA information

Special COBRA Enrollment Rights

Effective on or after July 12, 2023, if during your COBRA coverage period, you acquire a new dependent due to marriage, birth, adoption or placement for adoption of a child, you may enroll that spouse or dependent child for coverage for the remainder of your COBRA period provided you notify the Fund Office and enroll the new dependent within 30 days of the marriage, birth, adoption or placement for adoption. Adding a new dependent may cause an increase in the amount of the monthly COBRA premium.

Appeal Time Limits

Post-Service Claims processed by the Health & Welfare Fund on or after July 12, 2023, will have a 180-day limitation to submit an appeal. This 180-day appeal filing timeframe begins with the issue date on the related claim's explanation of benefits (EOB).

If you have any questions related to this notice you can call the Fund's Member Services center for assistance Mon-Fri 8:30am – 4:30pm, at 866-400-5200.

Sincerely,

The Board of Trustees of the Operating Engineers Health and Welfare Fund