

Teamsters Joint Council 32-Employers Health and Welfare Fund

Summary of Material Modifications of Benefits

The following changes are made to the Teamsters Joint Council 32-Employers Health and Welfare Fund (“Trust”) benefits as of the dates listed below.

Changes Effective May 12, 2023

The Trust has provided coverage for COVID-19 tests and vaccines since March 2020 pursuant to federal law. The federal government has indicated that effective May 11, 2023 the COVID-19 national emergency will end. This means that health plans like the Trust are no longer required to cover COVID-19 tests, vaccines and related services without any cost sharing.

As of May 12, 2023 the Trust will provide the following benefits for COVID-19 vaccines and testing.

- Vaccines from in-network medical or pharmacy providers will continue to be covered at 100% and at no cost to you.
- Vaccines from out-of-network medical or pharmacy providers will not be covered.
- COVID-19 tests from in-network providers will be covered subject to normal plan terms such as deductibles and co-insurance requirements.
- COVID-19 tests from out-of-network providers will not be covered.
- Over-the-Counter COVID-19 tests will continue to be covered through December 31, 2023.

Changes Effective July 11, 2023

During the COVID-19 national emergency, a number of time periods for taking Trust-related actions were extended to the lesser of one year or 60 days after the COVID-19 national emergency period ends (July 10, 2023). Accordingly as of July 11, 2023, the following time limits will revert to their normal lengths:

- The 30-day period or 60-day period to request HIPAA special enrollment for you or your dependents.
- The 60-day period for electing COBRA continuation coverage after a qualifying event.
- The period for making COBRA premium payments (45 days after election for first payment or the end of the month for which coverage is sought for subsequent payments).

- The 60 day period to notify the plan of COBRA qualifying events involving divorce, legal separation, a child's loss of dependent status or disability determinations.
- The date within which individuals must file a benefit claim appeal under the plan's claims procedures (180 days after denial).
- The deadline for requesting external review for adverse benefits determinations involving medical judgment (4 months after denial of claim appeal).

The Following Provides Examples of How the End of the COVID-19 National Emergency Will Impact These Timelines.

- **Appeals Example.** A Participant received notification of an adverse benefit determination on March 30, 2022. The Participant would normally have 180 days in which to appeal the denial under the Plan (i.e., by September 26, 2022). The COVID-19 relief suspends this deadline until the earlier of the end of the outbreak period (July 10, 2023) or one year from the original deadline. Thus, the one-year extension suspended the 180-day time limit until March 30, 2023. The 180-day time limit to file an appeal begins on March 30, 2023. Because the 180-day time limit is already running on July 10, 2023, the end of the extension does not impact it. The Participant must submit an appeal within 180 days from March 30, 2023, which is September 26, 2023.
- **COBRA Election Example.** A qualified beneficiary was provided a COBRA election notice on June 1, 2022. The qualified beneficiary would normally have 60 days from the date of the COBRA election notice to make an election to receive COBRA continuation coverage (i.e., until July 31, 2022). Due to the COVID-19 relief, this period was suspended until the earlier of the end of the outbreak period (July 10, 2023) or one year from the original deadline. The 60-day COBRA time limit begins to run after one year on June 1, 2023, so the qualified beneficiary must make the COBRA election no later than July 31, 2023.

Changes Effective March 1, 2023

The Board added a clarifying sentence to the Retiree Eligibility provisions:

- Eligibility to participants in the Retiree Plan will end on the date the active bargaining unit from which the individual retired ceases participating in the Trust.

This is a clarification of an existing eligibility rule.

Questions

If you have questions or need further information, please contact the Trust Office at 1-800-535-6373.