

AUTOMATIC SPRINKLER

LOCAL 281, U.A.

WELFARE FUND



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SUMMARY OF MATERIAL MODIFICATIONS

Benefit Improvements | Effective October 1, 2022

September 2022

Dear Participant:

This notice, referred to as a Summary of Material Modifications (SMM), describes important changes to the benefits offered by the Automatic Sprinkler Local 281, U.A. Welfare Fund. The Fund's Trustees are committed to adjusting the benefits provided by your Welfare Plan wherever possible so that the Plan may continue to meet the needs of you and your family. As part of this commitment, they periodically review the Fund's financial strength and evaluate modifications designed to improve your healthcare and minimize your out-of-pockets costs. With that in mind, we are pleased to announce that the Trustees have approved three improvements to your benefits, summarized as follows:

1. Improvement to the Plan's Weekly Accident & Sickness Benefit — For Active Employees Only

Your Plan offers a Weekly Accident and Sickness Benefit for periods during which you are precluded from working due to a non-work-related accident or illness. Presently, this benefit provides \$400 per week for a maximum of 16 weeks for any single accident or illness. Effective October 1, 2022, the Trustees have: (1) increased the weekly benefit amount to \$500; and (2) increased the maximum duration of the benefit to 26 weeks.

2. Improvement to the Plan's Dental Implant Benefit

Presently, your Plan covers Medically Necessary dental implants necessitated by an accident, congenital defect, or as required by a cancer treatment. Effective for claims incurred on and after October 1, 2022, the Trustees have amended the Plan to cover Medically Necessary dental implants for any reason, subject to the Plan's annual Dental Benefit maximum of \$2,500 and all applicable Plan provisions.

3. Improvement to the Plan's Vision Benefit — Retinal Scan

Effective for claims incurred on and after October 1, 2022, the Trustees have amended the Plan to cover Medically Necessary retinal scans at no out-of-pocket cost when rendered by an In-Network provider affiliated with EyeMed. (Please note that if you are Medicare-eligible and your benefits are provided by the Humana Medicare Advantage Prescription Drug (MAPD) Plan, the retinal scan modification will not take effect until January 1, 2024.)

Conclusion

The Trustees will continue to monitor the Fund's resources to ensure it is able to provide exceptional health coverage to members and their families for years to come. As always, if you have any questions about this SMM, or the Fund in general, please feel free to contact the Fund Office.

Very truly yours,

Board of Trustees
Automatic Sprinkler Local 281, U.A. Welfare Fund

The Importance of Using In-Network Providers for Health Claims

The Fund has contracted with Blue Cross Blue Shield of Illinois (PPO) to help manage certain health care expenses for you and the Fund. PPO Providers, such as hospitals and physicians within the PPO Network, have agreed to charge discounted rates for services. When you choose to use a PPO Provider, both you and the Fund will save money.

After satisfying applicable Deductibles, the Plan typically covers 85% of the Usual and Customary Charges associated with treatment rendered by a PPO Provider. However, subject to limited exception, the Plan will cover only 60% of the Usual and Customary Charges associated with treatment rendered by a non-PPO Provider, and the Usual and Customary Charge will typically be no greater than what a PPO Provider would have charged for the same treatment. Additionally, unlike PPO Providers, providers outside the PPO Network have not agreed to charge discounted rates for their services. Therefore, if you use a non-PPO Provider you may be responsible for significant medical fees pursuant to a practice known as *balance billing*. Under this practice, the non-PPO Provider charges the patient the difference between the amount billed and the amount paid by the Fund. Consequently, the Fund strongly encourages all participants to remain *in-network* whenever possible.

Zero-Cost Programs Available to You and Your Family

Please be aware that the Fund offers the following programs at no charge to participants.

1. **Absolute Solutions.** This is a National Imaging Network you may utilize to schedule free MRIs, CT or PET Scans. You may contact Absolute Solutions at www.absolutedx.com or 800-321-5040. This program is available to the active participant population. It is not available to anyone covered under the Fund's Medicare Advantage and Prescription Drug (MAPD) program provided through Humana.
2. **ATI Physical Therapy.** This is an expansive network of clinics that offer physical therapy services for shoulder, neck, back, knee and other pain and injuries. You may contact ATI at www.ptfirst.com/local-281 or (833)284-0001. This program is available to the active participant and early retiree population. It is not available to anyone covered by the MAPD program provided through Humana.
3. **Employee Resource Systems.** This is a Member Assistance Program (MAP) you may utilize for a limited number of free and confidential counseling sessions for mental health and substance abuse issues. You may contact the MAP at www.ers-eap.com or 800-292-2780. This program is available to the active participant population. It is not available to anyone covered under the MAPD program provided through Humana.
4. **Empower Health Services.** This is a provider you may utilize to schedule free health assessments and evaluations at <https://empower.health/sprinkler281EHS>. You may contact the provider at (866) 367-6974 or via email at individualprogram@empowerhealthservices.com. This program is available to all participants.
5. **MDLIVE.** This is a Telemedicine / Virtual Visit Tool you may utilize for free access to care for non-emergent medical issues. You may contact MDLive at www.MDLIVE.com/bcbsil or 888-676-4204. This program is available to the active participant population. It is not available to anyone covered under the MAPD program provided through Humana.
6. **Livongo.** This program makes managing your diabetes easier by supplying you with a free meter that is cellularly connected for real-time tips and automatic uploads of your blood glucose readings. Free strips and lancets are available to you at zero cost and shipped right to your home. Livongo offers expert coaching on nutrition and lifestyle questions, free of cost and available any time via phone or text with a mobile app. Text "GO281WELFAREFUND" to 85240 to learn more and join. You can also join by visiting www.join.livongo.com/281WELFAREFUND/register or call (800) 945-4355 and use registration code: 281WELFAREFUND. This program is available to the active participants and early retirees. It is not available to anyone covered under the MAPD program provided through Humana.

While this SMM is intended to summarize several benefit improvements, in the event there is any discrepancy between this SMM and the official Plan documents, the official Plan documents shall apply. The Trustees reserve the right to amend the Plan at any time.