

# AUTOMATIC SPRINKLER

LOCAL 281, U.A.

## WELFARE FUND



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### SUMMARY OF MATERIAL MODIFICATIONS #2

Important Notice Regarding New Free Telemedicine Feature Effective September 1, 2018

**August 2018**

Dear Participant:

This notice, referred to as a Summary of Material Modifications (SMM), describes an important improvement to the benefits offered by the Automatic Sprinkler Local 281, U.A. Welfare Fund. You should read this notice carefully and keep it with your Summary Plan Description and Plan Document.

#### **NEW FREE TELEMEDICINE FEATURE OFFERED THROUGH BCBSIL | MDLIVE.com/bcbsil**

The Trustees are pleased to announce they are making available a new online Physician visit tool for non-emergency medical issues for all **non-Medicare Participants**, known as MDLIVE, effective **September 1, 2018**. This tool permits **non-Medicare Participants** to consult with participating Physicians on the internet twenty-four hours a day, seven days a week. The Trustees are offering this program at no charge to all **non-Medicare Participants**. In other words, the cost of each online visit will be fully paid for by the Fund.

In order to access care through the MDLIVE program, visit MDLIVE.com/bcbsil. This website includes important information such as instructions for how to visit doctors via online video feed, by mobile app, or by telephone. To register, all you need is your name, date of birth, and Blue Cross Blue Shield of Illinois (BCBSIL) member ID number.

In the coming weeks, you will be receiving a mailing from Fund Office regarding updated Blue Cross Blue Shield ID cards, including the MDLIVE phone number and website. We encourage you to read these materials carefully and to contact the Fund Office if you have any questions.

#### **The Importance of Using In-Network Providers**

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.

The Plan typically covers 85% of the Usual and Customary Charges associated with treatment rendered by a PPO Provider. However, 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* when seeking medical care.



**SECOND AMENDMENT TO THE  
SUMMARY PLAN DESCRIPTION AND PLAN DOCUMENT OF THE  
AUTOMATIC SPRINKLER LOCAL 281, U.A. WELFARE FUND  
(As Amended and Restated Effective January 1, 2018)**

WHEREAS, the Summary Plan Description and Plan Document (“Plan”) of the Automatic Sprinkler Local 281, U.A. Welfare Fund (“Fund”) was amended and restated effective January 1, 2018; and

WHEREAS, the Trustees of the Fund, by virtue of Chapter 16, Section 16.01 of the Plan, have the authority to amend the Plan at any time.

NOW, THEREFORE, to reflect the addition of a new telemedicine feature, the Trustees of the Fund hereby amend the Plan as follows:

**Chapter 12 (“Additional Benefits”) is amended to add the following new Section 12.07:**

**12.07 TELEMEDICINE BENEFIT**

The Plan covers an online Physician visit tool for non-emergency medical issues known as MDLIVE. MDLIVE permits Participants to consult with participating Physicians on the internet twenty-four hours a day, seven days a week. The Plan covers the cost of each online visit at no charge to Participants. In other words, the cost of each online visit is fully paid for by the Fund.

You may access MDLIVE through the following website: [www.MDLIVE.com/bcbsil](http://www.MDLIVE.com/bcbsil). This website contains important information such as instructions for how to visit doctors via online video feed, by mobile app, or by telephone. To register through the MDLIVE website, you need to provide your name, date of birth, and Blue Cross Blue Shield of Illinois (BCBSIL) member ID number.

**Adopted:** November 15, 2018

**Effective:** September 1, 2018