

AUTOMATIC SPRINKLER

LOCAL 281, U.A.

WELFARE FUND



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SUMMARY OF MATERIAL MODIFICATIONS

Notice Regarding the Availability of PIVOT Smoking Cessation Services at No Cost to Eligible Participants

November 2023

Dear Participant:

This notice, referred to as a Summary of Material Modifications (SMM), describes important changes to the rules of the Automatic Sprinkler Local 281, U.A. Welfare Fund. We encourage you to read this notice carefully and to keep it with your Plan Document and Summary Plan Description. As always, feel free to contact the Fund Office if you have any questions.

SMOKING CESSATION SERVICES COVERED AT NO COST TO ELIGIBLE PARTICIPANTS WHEN THEY USE THE PLAN'S NEW SMOKING CESSATION PROVIDER, PIVOT HEALTH TECHNOLOGIES (PIVOT), ON AND AFTER DECEMBER 1, 2023

The Trustees are pleased to have partnered with Pivot to make available the only smoking cessation program with an FDA cleared device to help you quit. For each session you will receive 12 months of unlimited access to personal coaching, the Pivot app, and free supplies of nicotine replacement therapy (NRT). If you chew tobacco, smoke tobacco, or vape, this program will help you kick the habit. Scan the QR code from the included flyer or visit www.pivot.co/ASF218 and be sure to use access code ASF281.

This new partnership becomes effective on December 1, 2023, and is available to active participants, pre-Medicare retirees, and pre-Medicare spouses and eligible dependents at least 18 years of age. This program is not available to Medicare-eligible participants who are covered by Humana's Medicare Advantage Prescription Drug (MAPD) Plan.

TO ENCOURAGE YOU TO USE PIVOT'S SMOKING CESSATION PROGRAM, THE FUND WILL PROVIDE 100% COVERAGE FOR THE PROGRAM. IN OTHER WORDS, NO DEDUCTIBLE OR OUT-OF-POCKET COSTS APPLY! THE PIVOT PROGRAM IS FREE!

CONCLUSION

The Trustees will continue to monitor the Fund's resources to ensure it is able to provide high-quality 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,

Tim Morrin, Administrator

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

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, with 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 when seeking medical care.

Zero-Cost Programs Available to You and Your Family

In addition to the newly added zero out-of-pocket cost program, Pivot's Smoking Cessation Program, please note the additional cost-free programs the Fund already has in place.

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 Humana Medicare Advantage and Prescription Drug (MAPD) program.
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 Fund's MAPD program.
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.** The program provides diabetes management, with a free meter, cellularly connected for real-time tips and automatically uploads your blood glucose readings. Free strips and lancets as you need as zero cost, shipped right to your home. Livongo offers expert coaches, free of cost & available any time via phone or text with a mobile app offering guidance on nutrition & lifestyle questions. Text "GO281WELFAREFUND" to 85240 to learn more & join. You can also join by visiting Join.livongo.com/281welfarefund/register or call (800) 945-4355 and use registration code: 281WELFAREFUND. This program is available to active members and early retirees and their families, it is not available to anyone covered under the MAPD program with Humana.

While this SMM is intended to summarize an important Plan program, 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.