



PLUMBERS AND PIPEFITTERS LOCAL #333 FRINGE BENEFIT FUNDS



SUMMARY OF MATERIAL MODIFICATIONS

To: All Participants under the Plumbers and Pipefitters Local No. 333 Health and Welfare Fund (the “Plan”)

Re: Coverage of COVID-19 Testing and Medical and Behavioral Health Virtual Visits

Date: May 2020

WHY AM I RECEIVING THIS NOTICE?

This notice (“SMM”) discusses changes to your Plan coverage. Beginning on **January 27, 2020** all testing and office visit services related to COVID-19 will be covered by the Plan, with no cost sharing to you. Effective **May 1, 2020**, the Plan will also provide coverage for certain online visits at no cost. This SMM will explain to you which services the Plan will cover. Please file this notice with your personal records and with your copy of the Summary Plan Description (“SPD”).

HOW DOES THIS NOTICE AFFECT ME?

In March, 2020, the federal government enacted the Families First Coronavirus Response Act (the “FFCRA”) which contains many provisions to aid the American population during the coronavirus pandemic. This is one of many pieces of legislation the federal government has enacted as a result of the coronavirus pandemic. One section of the FFCRA requires health plans to provide free testing for COVID-19. Additionally, the items and services provided to an individual during an office visit, urgent care center visits, and emergency room visits that result in the individual being administered a test for COVID-19 are also free to the individual. This means that you will not be required to pay any copayments, coinsurance, or any amount toward your deductible for the COVID-19 test and the related office visit. Additionally, you will not be required to get any prior authorization for these tests or services. It is important to note that the Plan will only cover COVID-19 tests which have been authorized by the Food and Drug Administration (“FDA”), are pending FDA approval, have been approved by a state government, or the Department of Health and Human Services has deemed appropriate.

Further, effective May 1, 2020 through May 1, 2021, the Trustees have added to your Plan, at no additional cost, online medical and behavioral health services through Blue Cross Online VisitsSM. This means that through Blue Cross Online VisitsSM you will be able to have an online virtual visit with US board-certified doctors, nurse practitioners, and behavioral health care providers at no cost to you through May 1, 2021. US board-certified doctors and nurse practitioners will be available for appointments 24/7 and will have the ability to prescribe medication if needed. Behavioral health care providers will be available by appointment only.

WHAT DO I NEED TO DO?

These changes to the Plan have already taken place. The FFCRA and Trustees made changes for COVID-19 related services retroactively effective from January 27, 2020. There is nothing you need to do at this time.

In order to sign up for services provided through Blue Cross Online VisitsSM you will need to download the BCBSM Online VisitsSM app or visit bcbsmonlinevisits.com.

IMPORTANT REMINDER

This SMM is a summary and is not an official plan document. The actual terms of the Plan are contained in the plan document, which is available from the Plan Office. In the event of any ambiguity in or omission from this SMM, or any conflict between this SMM and the official plan document, the official plan document will govern. If you have any questions regarding this SMM or your benefits, please call the Plan's third-party administrator, TIC International Corporation, Inc., at (517) 321-7502.

Sincerely,

*The Board of Trustees for the
Lansing Plumbers and Pipefitters Local No. 333 Health and Welfare Fund*