

Laundry and Dry Cleaning Workers Local No. 52 Health & Welfare Trust Fund

Administered By: Benefit Programs Administration
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Laundry & Dry Cleaning Workers Local No. 52 Health & Welfare Trust Health Plan Benefit Changes (Summary of Material Modifications)

This notice constitutes a summary of material modifications (SMM) to your health care plan. This SMM modifies some of the information contained in the Summary Plan Description (SPD) for the Laundry & Dry Cleaning Workers Local No. 52 Health & Welfare Trust (Trust). Keep this notice with your Summary Plan Description and other important plan documents. In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

This SMM must be read in conjunction with the Plan's Summary Plan Description (SPD) and all previous SMMs issued. If you need another copy of the SPD or these SMMs, contact the Administrative Office at 1-800-524-8687.

The following changes apply to all participants EXCEPT for participants and beneficiaries enrolled in the MediExcel Plan.

Cost Sharing is Waived for COVID-19 Testing and Screening through November 11, 2024.

This means that there will be no copays, coinsurance or deductible applied to physician-ordered diagnostic tests for COVID-19 and related medical provider visits for COVID-19 screening. This suspension of participant/beneficiary cost sharing also applies to items and services furnished to an individual during health care provider office visits (including in-person and telehealth visits), urgent care center visits, and emergency room visits that result in an order for or administration of an in vitro diagnostic product, but only to the extent the items and services relate to the furnishing or administration of the product or to evaluate the individual for purposes of determining the need of the individual for such product. Out of network, physician-ordered diagnostic tests for COVID-19 and related medical provider visits for COVID-19 screening will also be reimbursed, but the Trust encourages you to always use network providers when possible.

Please note that FDA approved COVID-19 vaccines will continue to be fully covered under the Plan with a \$0 member cost share as a preventative benefit.

Questions?

Questions regarding these changes can be directed to the Administrative Office at 1-800-524-8687. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform.

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact: 1-800-524-8687.

This summary is intended to satisfy the requirement for issuance of a SMM under ERISA. You should take the time to read this SMM carefully and keep it with the SPD that was previously provided to you.