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April 22, 2020

The IBEW Local Union No. 124 Health and Welfare Fund Board of Trustees wish to announce important benefit changes to the Plan. Please read this letter carefully and keep it with your Summary Plan Description (SPD).

Effective March 18, 2020, COVID-19 diagnostic testing consistent with CDC guidelines will be covered along with covered services and items furnished during an office visit, telehealth, urgent care visit or emergency room visit which results in the ordering or the administration of a COVID-19 diagnostic test with no cost share. This applies to Network and Non-Network provider claims.

Effective temporally between March 18, 2020 and June 30, 2020, Inpatient hospitalization and telehealth services will be covered at 100% for claims related to the diagnosis and treatment of COVID-19 when such treatment is provided by a Network provider. Non-Network provider claims will continue to be covered at the Plan's normal cost share.

Effective January 1, 2020, All health fair clinics for 2020 have been canceled. However, Biometric Screening and Health Risk Assessments (HRA) will be waived for 2020 due to the Coronavirus Pandemic. If you completed the Biometric Screening and HRA by 10/31/2019 and have the lower deductible in 2020, then you will automatically have the lower deductible for 2021. If you did not complete your Biometric Screening and HRA by 10/31/19 and have a high deductible, then you will automatically have a high deductible for 2021. If you have the high deductible and want to complete the HRA and Biometric screening by 10/31/20 then you can get the lower deductible for 2021.

This I.B.E.W. Local Union No. 124 Health and Welfare Fund is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that this plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Administrative Manager at I.B.E.W. Local Union No. 124, Benefit Trust Office, 305 East 103rd Terrace, Kansas City, MO 64114 at 816-943-0277. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or

www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Sincerely,
FOR THE BOARD OF TRUSTEES

Kevin Smith
Administrative Manager