

SEIU Local 1 & Participating Employers *Health Trust*

111 E. Wacker Drive . 17th Floor . Chicago, IL 60601 . Telephone (312) 233-8888 . Facsimile (312) 233-8839 . Web site www.seiu25.org

September 2020

IMPORTANT PLAN CHANGES

To All Plan Participants in the SEIU Local 1 & Participating Employers Health Trust Regarding Eligibility and CORONAVIRUS (COVID-19)

Effective September 10, 2020 the Board of Trustees made the following changes to the plan of benefits:

Eligibility has been extended for an additional 30 days as described below.

If you were laid-off between the dates of March 18, 2020 and any time through September 30, 2020, you will have health coverage through **October 31, 2020**.

This will be the last extension of eligibility to participants who have been laid-off as a result of the COVID-19 pandemic. Loss of coverage is a Qualifying Event under COBRA. If this applies to you, a COBRA offering letter will be sent to your home address on file at the Fund Office. The individual mandate to have health insurance has been removed from the Affordable Care Act (ACA), but the state Marketplace may have other alternatives for you and your family.

The following changes to your health plan will become effective October 1, 2020:

1. All diagnostic test(s) related to COVID-19 must be provided by Union Health Service or referred by a UHS physician to be 100% covered for you and your eligible dependents. Call UHS at 1(312) 423-4200.
2. If you are totally disabled due to a non-occupational sickness your WEEKLY DISABILITY BENEFIT will begin on the eighth day of your disability, according to the rules of the Plan as they existed prior to March 18, 2020.
3. If and when you return to work, eligibility will be reestablished according to the rules of the Plan as they existed prior to March 18, 2020.

IMPORTANT INFORMATION

It is important that you contact Union Health Service when you or your dependents need medical services. Safety requirements during this pandemic have caused temporary scheduling and staffing adjustments at UHS. The Polk Street facility was initially the only open location, some of the satellites have now reopened, and other changes will be occurring as we progress. UHS will assist you with scheduling non-urgent care and in seeking necessary urgent care.

UHS CONTACT NUMBER (312) 423-4200

If your symptoms make you think you have contracted COVID-19 and UHS is not accessible to you, then UHS will redirect you to a local health care provider.

If you need additional information regarding your eligibility and benefits, please contact the Fund Office:

ELIGIBILITY/MEMBER SERVICES	(312) 233-8888
CLAIMS/HEALTH BENEFITS	(312) 233-8899
PENSION/RETIREMENT	(312) 233-8877

The Fund Office staff is working from home. Our goal is to have all messages returned within 24 hours. We are using our home phones and/or mobile devices to return your calls, so the number may show as 'blocked'. If you did leave a message with us to call you back, please answer. Thank you for your patience.

TAKE CARE AND STAY SAFE

NOTICE REGARDING GRANDFATHERED STATUS

The Trustees of the SEIU Local 1 & Participating Employers Health Trust believe this 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 your 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 Fund Office at 111 East Wacker Drive, Suite 1700, Chicago, IL 60601-4200, telephone (312) 233-8888. 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.

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Please keep this notice with your Summary Plan Description booklet for future reference.

• Summary of Material Modifications • EIN: 36-2857218 PN: 501 •