

SHEET METAL WORKERS LOCAL 46 HEALTH FUND

SUMMARY OF MATERIAL MODIFICATIONS

(Plan No: 501; I.D. 16-0760551)

Dated: June 2020

Dear Participant:

The following describes recent changes to the Summary Plan Description (“SPD”) for the Sheet Metal Workers Local 46 Health Fund, effective as implemented:

I.

The summary of medical benefits concerning Telemedicine is amended on page 10 as follows:

<b>Physician Services</b>	<b>Network/Participating Provider</b>	<b>Non-Network/Non Participating Provider</b>
Telemedicine  Please visit <a href="http://www.excellusbcbs.com/telemedicine">www.excellusbcbs.com/telemedicine</a> for 24/7/365 on demand access to U.S. board certified doctors, or call the number on the back of your card for further information.	No deductible, you pay \$10 co-payment. There will be no co-payment during the COVID-19 pandemic.	Not covered.

II.

The following language is added immediately following the summary of medical benefits on page 13:

1. Effective May 2, 2020, for 90 days from that date, the Fund will waive co-pays, coinsurance and deductibles on outpatient mental health services rendered by In-Network Providers to Members who are “essential workers,” provided that such services are otherwise covered under the Plan. For this purpose, “essential workers” include:

- a. Individuals who are, or were, during the current state of emergency due to the Coronavirus, employed as health care workers, first responders, or in any position within a nursing home, long-term care facility, or other congregate care setting, including:
  - i. Correction/parole/probation officers;
  - ii. Direct care providers;
  - iii. Firefighters;
  - iv. Health care practitioners, professionals, aides, and support staff (*e.g.*, physicians, nurses, and public health personnel);
  - v. Medical specialists;
  - vi. Nutritionists and dietitians;
  - vii. Occupational/physical/recreational speech therapists;
  - viii. Paramedics/emergency medical technicians;
  - ix. Police officers;
  - x. Psychologists/psychiatrists; and
  - xi. Residential care program managers; and
  
- b. Individuals who are, or were, during the current state of emergency due to the Coronavirus, employed as essential employees who directly interact with the public while working, including:
  - i. Animal care workers (*e.g.*, veterinarians);
  - ii. Automotive service and repair workers;
  - iii. Bank tellers and other bank workers;
  - iv. Building code enforcement workers;
  - v. Childcare workers;
  - vi. Client-facing case managers and coordinators;
  - vii. Counselors (*e.g.*, mental health, addiction, youth, vocational, crisis, etc.);
  - viii. Delivery workers;
  - ix. Dentists and dental hygienists;
  - x. Essential construction workers at occupied residences or buildings;
  - xi. Faith-based leaders (*e.g.*, chaplains and clergy members);
  - xii. Field investigators/regulators for health and safety;
  - xiii. Food service workers;
  - xiv. Funeral home workers;
  - xv. Hotel/motel workers;
  - xvi. Human services providers;
  - xvii. Laundry and dry-cleaning workers;
  - xviii. Mail and shipping workers;
  - xix. Maintenance and janitorial/cleaning workers;
  - xx. Optometrists, opticians, and supporting staff;

- xxi. Retail workers at essential businesses (e.g., grocery stores, pharmacies, convenience stores, gas stations, and hardware stores);
- xxii. Security guards and personnel;
- xxiii. Shelter workers and homeless support staff;
- xxiv. Social workers;
- xxv. Teachers/professors/educators;
- xxvi. Transit workers (e.g., airports, railways, buses, and for-hire vehicles);
- xxvii. Trash and recycling workers; and
- xxviii. Utility workers.

- c. The Fund may request any documentation or information necessary for it to confirm that a Member is an essential worker.”

### III.

The following new section is added to the end of the Life Events At – A – Glance section beginning on page 41:

#### ***Covid-19 Pandemic***

Effective from March 1, 2020, until sixty (60) days after the announced end of the COVID-19 National Emergency (referred to as the “outbreak period”), or such later date that may be announced by the Internal Revenue Service and Department of Labor, the Plan will disregard the “outbreak period” in determining whether you have met the Plan deadlines listed below.\*

1. The deadline to request special enrollment.
2. The 60-day period to elect COBRA continuation coverage.
3. The deadline to notify the Plan of a qualifying event or determination of disability for COBRA purposes.
4. The deadline for making COBRA premium payments.
5. The deadline to file a benefit claim under the Plan’s claims procedures.
6. The deadline to file an appeal of an adverse benefit determination under the Plan’s claims procedures.

\*For any insured benefit, please consult with the applicable insurance policy, as the policies control the terms and conditions of the insured benefits.

The Plan's deadline to provide a COBRA election notice is also subject to the same rule during the outbreak period."

#### IV.

The Section of the Summary Plan Description entitled IMPORTANT INFORMATION ABOUT THE PLAN is amended to add a new paragraph on page 115, immediately following the paragraph titled "Agent for Service of Legal Process," as follows:

#### **Venue**

Venue of any legal action, including, but not limited to, any challenge to an appeal denial, in connection with this Plan shall lie exclusively in the Federal District Court in Monroe County, New York and all legal actions against this Plan and its Trustees may only be brought in the Federal District Court in Monroe County, New York.

You should keep this information with your Summary Plan Description booklet (which summarizes your benefits) in a safe place. It is important to retain this information until a new booklet is issued to you.

If you have any questions, please contact the Fund Office.

Sincerely,

THE BOARD OF TRUSTEES