



# BENEFITS UPDATE

June 2023

## Changes to your Health Care Benefits

The Trustees have made the following important changes to the Electrical Insurance Trustees Health and Welfare Plan for Office and Miscellaneous Employees ("Plan") as described in the Summary Plan Description for the Plan, dated as of January 1, 2008.

This Benefits Update supplements the information contained in that Summary Plan Description. Please keep these documents together for your records and future reference. If you have any questions about the benefit changes described in this Benefits Update, please contact the EIT Benefit Funds Office at 312-782-5442.

### ***End of COVID-19 Emergency Periods***

The Biden Administration ended the public health emergency period related to COVID-19 on May 11, 2023. Accordingly, the Board of Trustees made the following changes to the plan of benefits.

#### **COVID-19 Diagnostic Testing**

The Fund has been providing coverage for COVID-19 diagnostic testing, including services and supplies related to the furnishing or administration of the test during health care provider visits, urgent care center visits and emergency room visits, without any cost-sharing, for the duration of the public health emergency.

Effective May 12, 2023, the Fund will no longer provide coverage for COVID-19 diagnostic testing without any cost-sharing. The Fund will, however, provide coverage for COVID-19 diagnostic testing in accordance with the Plan's normal rules and cost-sharing requirements for "diagnostic services." Any COVID-19 testing that is not for diagnostic purposes (including but not necessarily limited to testing that is required for work or travel purposes) will not be covered.

#### **Over-the-Counter COVID-19 Testing**

The Fund has been providing coverage for over-the-counter ("OTC") COVID-19 diagnostic testing without any cost-sharing for the duration of the public health emergency. Effective May 12, 2023, the Fund will no longer provide coverage for OTC COVID-19 tests.

#### **COVID-19 Vaccinations**

The Fund has been providing coverage for COVID-19 vaccinations without any cost-sharing for the duration of the public health emergency. Effective May 12, 2023, the Plan will continue to provide coverage for COVID-19 vaccinations, but under the normal cost sharing provisions of the Plan for other vaccinations/immunizations. For COVID-19 vaccinations provided by an in-network provider, the Plan will cover at 100% as an ACA preventive care service.

## National Emergency

The Biden Administration ended the COVID-19 National Emergency on April 10, 2023. As a result, on July 11, 2023, the Plan deadlines for the following actions will again apply:

- Filing a claim for benefits
- Filing an appeal for a claim denial
- Requesting an external review or perfecting an incomplete request
- Providing notice of a COBRA qualifying event
- Making COBRA elections
- Paying COBRA premiums
- Requesting special enrollment

As a reminder, beginning in March 2020, all Plan deadlines were suspended for the shorter of one year or the end of the National Emergency plus 60 days or such other date announced by the Government. With the National Emergency having ended, all Plan deadlines will begin running July 11, 2023. Any deadline that is currently suspended, and that has not yet hit its one-year extension, will begin running on July 11, 2023.

### IMPORTANT INFORMATION

This Benefits Update is intended to serve as a Summary of Material Modifications for the Electrical Insurance Trustees Health & Welfare Plan for Office and Miscellaneous Employees (the "Plan"). If any conflicts exist between the terms of this Benefits Update and the official Plan document, the terms of the official Plan document will control. The Trustees reserve the right to amend, modify or terminate the Plan at any time. Receipt of this Benefits Update does not confer any eligibility or entitlement to any benefits under the Plan.

Electrical Insurance Trustees Health & Welfare Plan for Office and Miscellaneous Employees  
Employer Identification Number: 36-1033970  
Plan Number: 501  
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