

South Bay Hotel Employees, Restaurant Employees Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

July 11, 2023

**TO: All Plan Participants in the Kaiser and Aetna Plans
South Bay Hotel Employees, Restaurant Employees Welfare Fund**

RE: End of COVID Public Health Emergency

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read this notice carefully and keep it with your benefit booklet for future reference.

The Board of Trustees of the South Bay Hotel Employees, Restaurant Employees Welfare Fund (the "Trust") adopted the following changes:

Aetna PPO and Kaiser Plans

The Trust will continue to provide and cover at \$0 cost share the cost of the COVID-19 vaccine, testing and treatment through November 11, 2023.

- **COVID-19 Testing:** The Plan is waiving cost sharing (deductibles, copayments and coinsurance) for COVID-19 testing that is administered consistent with Centers for Disease Control and Prevention guidelines. The waiver applies to both in-network and out-of-network and applies to the cost of the test, and to the office visit, and other provider charges related to the testing. Any prior authorization requirement for testing of COVID-19 also is waived. If a covered individual is diagnosed with COVID-19, all treatment (including, but not limited to hospital, transportation and pharmacy services) will be covered in accordance with the terms and conditions set forth in the Summary Plan Description (SPD). Any deductible, copay or coinsurance will apply to treatment.
- **COVID-19 Treatment:** Any prior authorization requirement for treatment of COVID-19 is waived. (The Plan's terms are otherwise unchanged with respect to treatment of COVID-19.)

If you have any questions regarding the information outlined in this notice, please contact the Administration Office at (800) 544-5085.

This Plan 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 does not include certain consumer protections of the Affordable Care Act that may apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, this Plan 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 Administration Office at 206-441-7574, option 0 or toll free at 800-331-6158, option 0. 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.

Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.