Important Changes to Welfare Fund Due to End of COVID-19 Public Health Emergency

To All Participants enrolled in the following Teamsters Local 731 Health and Welfare Funds:

- Local No. 731, I.B. of T. Health and Welfare Fund; (Formally known as Private Scavengers and Garage Attendants & Linen and Laundry Health and Welfare Funds)
- Health & Welfare Fund of the Excavating, Grading and Asphalt Craft Local No. 731 (Hereinafter referred to as "Plan or Plans")

The Board of Trustees previously made certain changes to the administration of benefits under the Plan in connection with the COVID-19 public health emergency and national emergency. President Biden recently signed into law legislation that ended the national emergency as of April 10, 2023, and the public health emergency ended on May 11, 2023. Due to the end of these emergency declarations, your benefits will change, as described below.

- 1. Certain time frames related to COBRA Continuation Coverage and claims periods due to the COVID-19 pandemic were temporarily extended. These extensions are no longer effective as of July 10, 2023. All Plan deadlines will once again run consistent with the rules described in your Summary Plan Description. This includes the deadlines for the following actions:
 - Filing a claim for benefits
 - Filing an appeal for a claim denial
 - Requesting an external review or perfecting an incomplete request
 - Enrolling a new spouse or dependent child
 - Re-enrolling a dependent child
 - Providing notice of a COBRA qualifying event
 - Making COBRA elections
 - Paying COBRA premiums
 - Requesting special enrollment
- 2. The Fund has been providing coverage for COVID-19 diagnostic testing without any cost-sharing for the duration of the public health emergency. Effective July 10, 2023, the Fund will no longer provide coverage for COVID-19 diagnostic testing without cost-sharing. The Fund's usual rules and cost sharing provisions, including any applicable deductible, will be applied to these services.
- The Fund has been providing coverage for over-the-counter COVID-19 tests without any
 cost-sharing for the duration of the public health emergency. Effective May 12, 2023, the
 Fund will no longer provide coverage for over-the-counter COVID-19 tests.

- 4. The Fund will continue to provide coverage without cost-sharing for COVID-19 vaccinations from in-network providers.
- 5. The Fund has been providing coverage for physician office and mental health counseling tele-visits and video visits since the beginning of the COVID-19 pandemic and will continue to provide such coverage until further notice. If the Fund's Board of Trustees decides to eliminate or limit coverage for physician office and mental health counseling tele-visits and/or video visits in the future, you will receive a separate communication.

■ Questions?

Kindly review our website at www.ibt731funds.org, access the Customer Support section of the Viveka Health mobile application, or contact the Fund Office at (630) 887-4150.

KINDLY RETAIN THIS NOTICE WITH YOUR SUMMARY PLAN DESCRIPTION BOOKLET FOR FUTURE REFERENCE

Summary of Material Modifications
EIN 36-2392752/PN 501
EIN 36-6073848/PN 501
May 2023

