

T TEAMSTERS
B BENEFIT
T TRUST

Post Office Box 5820
Fremont, California 94537
39420 Liberty Street, Suite 260
Fremont, California 94538
www.tbtfund.org

Telephone (510) 796-4676 • (800) 533-0119 • FAX (510) 795-0680

PLAN CHANGE NOTICE
Summary of Material Modifications
Adoption of Temporary Covid-19 ("Coronavirus") Plan Changes
RETAIN WITH YOUR BENEFIT PACKAGE FOR FUTURE REFERENCE

March 13, 2020

To: All Teamsters Benefit Trust Participants, Covered Dependents and COBRA
Participants
Re: ***Temporary Changes to Address Covid-19 -- Effective Immediately***

Effective immediately, TBT's Board of Trustees has taken the following steps to address Covid-19 (often called "Coronavirus"). These steps are generally intended to track changes that -- if you are enrolled in Kaiser or the United Healthcare HMO -- apply to HMOs under State law:

- **TESTING COSTS:** Any applicable out-of-pocket costs associated with testing for COVID-19 for both PPO and non-PPO providers are waived. This would include both the cost of the test as well as office visits or other charges related to testing (but note that *treatment* of COVID-19 remains subject to your Plan's applicable cost sharing and PPO/non-PPO benefits depending on the provider's status).
- **NO PRIOR AUTHORIZATION:** You do not have to ask TBT for preauthorization for testing or treatment of COVID-19 (but note that lab testing facilities will not test you for Covid-19 without a doctor's prescription).
- **MAINTENANCE PRESCRIPTION REFILLS:** If you are taking a maintenance medication and using a retail pharmacy instead of OptumRx's mail service for a 30 day supply, you may refill as early as the fifteenth day after your prescription is filled.

These measures are intended as temporary: they will be rescinded after Covid-19's impact has subsided.

Please contact the TBT Administration office at (800) 533-0119 and ask for the Customer Service Department, if you run into any difficulties. We ask for your patience while we roll this out – but the Trust has every intention of making certain your needs created by this situation are met.

Si usted gustaría una copia en español, por favor de contactar
la oficina de administración de Teamsters Benefit Trust.

“GRANDFATHERED” PLAN (Not Applicable to Non-Grandfathered Plans V-A and VI):
Because your Teamsters Benefit Trust is a “grandfathered health plan,” we are required by law to provide this notice to you: The Teamsters Benefit Trust believes your 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 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 Trust Fund Office at 1-800-528-4357. 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.