

**INTERNATIONAL UNION OF OPERATING ENGINEERS
LOCAL 25, MARINE DIVISION
• MEDICAL PLAN •
461 STATE ROUTE 33, MILLSTONE TOWNSHIP NEW JERSEY 08535
TELEPHONE (800) 548-6662 • FAX (732) 446-9167**

ADMINISTRATOR

MEGHAN BRODOWSKI

April 2023

SUMMARY OF MATERIAL MODIFICATIONS

This notice contains important information regarding changes to the International Union of Operating Engineers Marine Division Local 25 Medical Plan. This Summary of Material Modifications (SMM) is issued to notify you of changes to the I.U.O.E. Local 25, Marine Division Medical Plan Summary Plan Description (SPD), which was previously distributed to you. This notice also provides some other information about the Plan. Please take the time to read this carefully and share it with your family. Keep this notice with your Medical Plan documents.

COVERAGE OF STANDARD WEIGHT LOSS CATEGORY DRUGS WITH PRIOR AUTHORIZATION

The Trustees agreed to amend the Medical Plan effective April 1, 2023 to provide coverage for standard weight loss category drugs with prior authorizations through our pharmacy benefit program Optum Rx.

A copy of the formal Plan amendment is included at the end of this document. If you have any questions regarding prescriptions please contact Optum Rx at 1-855-295-9140 or optumrx.com

END OF COVID-19 EMERGENCIES

On April 10, 2023, the President signed a Joint Resolution ending the National Emergency, and earlier this year, the White House announced that the Public Health Emergency would end on May 11, 2023. As described below, the end of these Emergencies may affect certain benefits and deadlines under the Plan.

A. DEADLINES AFTER THE END OF THE NATIONAL EMERGENCY

As you may be aware, due to the COVID-19 National Emergency, the federal government extended certain deadlines for participants, dependents and beneficiaries during the "Outbreak Period," which began March 1, 2020 and ends on July 10, 2023. The extensions applied to the following deadlines:

- filing an initial claim for benefits
- filing an appeal of a claim denial
- requesting and perfecting an external review of an appeal denial, if applicable
- electing COBRA continuation coverage
- making payments for COBRA continuation coverage
- notifying the plan of qualifying events or disability
- filing for HIPAA special enrollment

The extended deadlines will continue to apply if you experienced either a qualifying life event or became eligible to take any of the foregoing actions under the Plan on or before July 10, 2023. Thus, you continue to have up to the earlier of: (1) one year from your original deadline; or (2) the end of the Outbreak Period plus the original deadline in which to take the action in question. For events after July 10, 2023, all deadlines will run as normal, with no further COVID-19 extensions.

B. COVID-19 SERVICES AFTER THE END OF THE PUBLIC HEALTH EMERGENCY

During the Public Health Emergency, the Plan was required to and did cover COVID-19 testing expenses, preventive services and vaccinations without any participant cost-sharing in- and out-of-network.

After May 11, 2023, the Plan will no longer cover items and services related to testing and preventive treatment of COVID-19 without participant cost-sharing (i.e., deductibles, copayments, or coinsurance), prior authorization or other medical management requirements, including the cost of laboratory tests and COVID-19 vaccinations, regardless of whether the service was furnished in-network or out-of-network. Services rendered to participants prior to May 11, 2023 will not be subject to these changes.

If you have any questions regarding the information contained in this notice, please contact the Fund Office.

Sincerely,



Meghan Brodowski
Administrator

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Amendment to the SPD

Amendment to the
International Union of Operating Engineers Local 25,
Weight Loss Medication Coverage
Weight Loss Medication Amendment
2023-1

Pursuant to Article V, Section 24 of the International Union of Operating Engineers Local 25, Marine Division Medical Plan, Trust Agreement, the Trustees hereby amend the Summary Plan Description (which the Trustees have adopted on several occasions as the Plan Document), effective April 1, 2023, so that the following subsection is added to the Prescriptions Drug Benefits Section (as amended), which begins on page 31:

COVERAGE OF STANDARD WEIGHT LOSS CATEGORY DRUGS WITH PRIOR AUTHORIZATION

Effective April 1, 2023, the Plan will provide coverage for standard weight loss category drugs with prior authorizations through the Plan’s pharmacy benefit program Optum Rx. Adopted: March 15, 2023

The undersigned, having been delegated the authority by the Trustees to sign and date this Amendment on the Trustees’ behalf at the March 15th, 2023 Trustees’ meeting.

5/10/2023
Date

Notice of Grandfathered Health Plan Status

This group health plan believes this plan is a “grandfathered health plan” under the ACA. As permitted by the ACA, 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 ACA 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 ACA, 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 plan administrator at the International Union of Operating Engineers Local 25 Marine Division Medical Plan at 461 State Route #33, Millstone Township, New Jersey, 08535-. Telephone: 800-548-6662. 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.

This Summary of Material Modification (SMM) does not restate all of the terms and provisions of the Medical Plan and does not affect any benefit other than the ones discussed above. All other terms of the Medical Plan, as set forth in the Summary Plan Description remain in effect. The Board of Trustees reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Plan. The Board also reserves the right in its sole and absolute discretion to amend, modify, or terminate the Plan or any benefits provided under the Plan (or eligibility for such benefits), in whole or in part, for active and retired participants at any time and for any reason.