



LOCAL 282

Welfare, Pension, Annuity, Job Training, Vacation & Sick Leave Trust Funds

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**VERY IMPORTANT NOTICE TO PARTICIPANTS AND DEPENDENTS COVERED BY THE
Local 282 Welfare Trust Fund
Important Information Regarding Your Health Benefits**

This document is a Summary of Material Modifications (“SMM”) intended to notify you of an important change made to the plan of benefits of the Local 282 Welfare Trust Fund (the “Plan”). You should take the time to read this SMM carefully and keep it with the copy of the summary plan description (“SPD”) that was previously provided to you. If you have any questions regarding these changes to the Plan, please contact the Fund Office at (516) 488-2822 or (718)-343-3322.

March 25, 2020

Re: **COVID-19 Testing**

Dear Plan Participant,

The Trustees of the Local 282 Welfare Trust Fund (the “Health Plan”) have amended the Health Plan to waive cost-sharing for Coronavirus (COVID-19) testing. In addition, the Health Plan will waive cost-sharing for items or services related to the administration of such testing or the evaluation of the need for such testing when furnished during an office visit (including a telehealth visit), urgent-care center visit, or emergency room visit.

This means that no copayment applies for In-Network and Out-of-Network providers for these services, and no deductible applies for Out-of-Network providers for these services, either. However, if an Out-of-Network provider charges more than the Plan’s Maximum Allowable charge, you will be responsible for any amounts beyond the Maximum Allowable charge. This is known as “balance billing.”

This change is effective for dates of service from March 18, 2020 until either the national emergency declared by the President or the public health emergency declared by the Secretary of the U.S. Department of Health and Human Services is lifted.

Copayments (and, for Out-of-Network providers, deductibles) still apply for office, urgent care center, and emergency room visits and for diagnostic tests for any other reason. For example, patients seeking care for conditions unrelated to COVID-19 would be subject to any applicable copayment or deductible.

Fraternally yours,
Local 282 Welfare Trust Fund
The Board of Trustees

This summary of material modifications (“SMM”) is intended to provide you with an easy-to-understand description of certain changes to the Local 282 Welfare Trust Fund’s program of benefits (the “Plan”).

The Board of Trustees (or its duly authorized designee), reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the “Trust Agreement”). No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the Plan, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.