



INTERNATIONAL UNION OF OPERATING ENGINEERS
LOCAL 4
Health and Welfare Fund

January 2021

Important Notice from IUOE Local 4 Health and Welfare Fund

**January 2021 Summary Plan Description for the Plan
and The Affordable Care Act - Summary of Benefits and Coverage**

Summary Plan Description

The Board of Trustees of the International Union of Operating Engineers Local 4 Health and Welfare Fund (“Fund”) is pleased to enclose the new Summary Plan Description (“SPD”) for the Fund, which has been revised to reflect recent benefit enhancements and other changes resulting from the transition to the Blue Cross Blue Shield EPO Advantage Blue Network.

Summary of Benefits and Coverage (SBC) and Uniform Glossary of Terms

The IUOE Local 4 Health and Welfare Fund is required to provide its members with an easy-to-understand summary about their health plan’s benefits and coverage. The SBC is designed to help members better understand and evaluate their health plan benefits.

All insurance companies and group health plans use the same standard SBC form. The SBC form also includes details, called “coverage examples,” which are comparison tools that allow members to see what the plan would generally cover in three common medical situations. Members have the right to receive the SBC from the Health Fund upon request. Members may also request a copy of the uniform glossary of terms from the Health Fund.

What This Means for Our Members

The rules are a joint effort among the Department of Health and Human Services, the Department of Labor, and the Department of the Treasury. The SBC is designed after the Nutrition Facts label required for packaged foods which helps people make healthy and informed decisions about their diet. The SBC’s standardized and easy to understand information about our health plan benefits and coverage allows members to more easily understand the benefits available to them.

Some Important Details

- This provision applies to **all** health plans, whether members get coverage through their employer or purchase it themselves, beginning September 23, 2012 (*beginning January 1, 2013 for the IUOE Local 4 Health and Welfare Fund*).
- All health plans must provide an SBC to members upon request.
- The coverage examples give a general sense of how our plan would cover the normal delivery of a baby, services to help a person control type 2 diabetes, and a simple bone fracture.

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- You will note that all plans that have common benefits have been combined on a single SBC. Further, you may be receiving an SBC for the Basic Plan *and* for various COBRA plans. If you do, it's because we are required by law to send the SBC now even though we may not have yet received all information necessary to substantiate whether you have worked sufficient hours in 2020 to establish eligibility under the Basic Plan. You will receive a Report of Contributions in February 2021 informing you whether you are eligible for coverage under the Basic Plan beginning March 1, 2021. You may also check your reported hours and eligibility status by logging on to the Funds' Member Self-Service module, which can be found at www.local4funds.org.
- Please also note that the former COBRA 1 plan, which provided medical benefits only (and no prescription drug benefits) has been eliminated.

The SBC is enclosed with this letter

We encourage you and your family to read this SBC carefully to make the best use of the benefits available to you and your family under the IUOE Local 4 Health and Welfare Fund. The SBC and the Uniform Glossary of Terms are both available on our website: www.local4funds.org.

If you have any questions concerning the medical or dental benefits, you may call Blue Cross Blue Shield at 1-800-401-7690. If you have any questions about prescription or vision benefits or about any other material in the SBC, please contact the Benefit Funds Office at 508-533-1400.

Important Note:

The SBC enclosed with this letter specifies a "Coverage Period: Beginning on 01/01/2021" (in the top right-hand corner of Page 1). This means that the benefits outlined in the SBC are the benefits available under your health plan as of 01/01/2021. Going forward, each time there is a change in the benefits outlined within the SBC, the SBC will be updated, and the updated version will include a new "Coverage Period" date. The "Coverage Period" date in the top right-hand corner of Page 1 of the SBC does not coincide with your health plan eligibility coverage dates.

Sincerely,

Your Board of Trustees

William D. McLaughlin, Chairman
Paul C. DiMinico
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IUOE Local 4

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