



WISCONSIN LABORERS' HEALTH FUND

Feel the Power

Wisconsin Laborer's Health Fund
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ANNOUNCING IMPORTANT CHANGES TO THE PLAN

Date: May 2023

To: Active Employees, Retired Employees, and Their Eligible Dependents Participating in the Wisconsin Laborers' Health Fund

From: The Board of Trustees

As the Board of Trustees of the Wisconsin Laborers' Health Fund (the Fund or Plan), we are providing this Summary of Material Modifications (SMM), which clarifies important changes in COVID-19 related benefits and administrative deadlines as a result of the declared end of the National Emergency and Public Health Emergency on May 11, 2023. Please file this letter with your Plan-related documents for easy reference.

President Biden ended the National Emergency on April 10, 2023 and the federal government has announced that the Public Health Emergency related to COVID-19 will terminate on May 11, 2023. Consequently, the Plan rules concerning coverage of certain benefits related to COVID-19 will be changing. In general, any special rules in effect during the emergency will terminate and benefits will be covered under the Plan's usual rules and cost-sharing provisions.

Changes to COVID-19-Related Benefits

Below is a brief summary of changes to COVID-19 related medical and prescription drug coverage beginning June 1, 2023:

Benefit	During the Emergency Period	Effective June 1, 2023
COVID-19 vaccines, including boosters	No charge for the vaccine when received at either in-network or out-of-network providers.	COVID-19 vaccines and boosters will be covered at no charge when received from an in-network provider.
COVID-19 diagnostic tests and related services	No charge for COVID-19 test related office visits or lab tests (including rapid diagnostic and swab-and-send tests) performed by either in-network or out-of-network providers.	COVID-19 test related office visits or lab tests will be covered in the same manner as any test or lab, based on whether the service is performed in or out of network according to the Plan's terms (e.g., 90% in-network and 60% for out-of-network Covered Expenses under the Active and Retiree Plans and 70% for in-network and 60% for out-of-network Covered Expenses under the Bare Bones Plan).

Benefit	During the Emergency Period	Effective June 1, 2023
COVID-19 at-home test kits, also known as over-the-counter, or OTC test kits	No charge for up to eight (8) OTC COVID-19 tests per month, both in and out of network. Reimbursement for out-of-network OTC COVID-19 tests is limited to \$12 per test.	COVID-19 OTC tests are not covered, but you may use your Health Reimbursement Account (HRA) to pay for them.

You are encouraged to use in-network facilities and in-network providers whenever possible.

The corresponding temporary COVID-19 provisions in your SPD are deleted effective June 1, 2023.

Elimination of Extended Deadlines for Administrative Actions

In addition to the changes above, there are also certain administrative timeframes that will return to normal after the end of the National Emergency. Beginning March 2020, the following Plan deadlines were suspended for the shorter of one year or the end of the National Emergency plus 60 days or such other date announced by the Government:

- Submitting notice of a COBRA event
- COBRA elections
- Paying COBRA premiums
- Requesting HIPAA special enrollment
- Filing a claim for benefits
- Filing an appeal following a claim denial
- Requesting an external review of a denied appeal or perfecting an incomplete request

On July 11, 2023, these Plan deadlines will once again run consistent with the rules described in your Summary Plan Description. Any deadline that is suspended, and that will not have hit its one-year extension, will begin running on July 11, 2023.

Please keep this important notice with your Summary Plan Description for easy reference to all Plan provisions. Please review these changes carefully and contact the Fund Office with any questions that you may have.

Questions?

If you have questions about the changes described in this letter or would like more information about Plan eligibility or the Fund's health benefits in general, contact the Fund Office at the address and telephone number shown at the top of this Notice.