



ROAD CARRIERS

LOCAL

**707**

WELFARE AND PENSION FUNDS

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May 2024

### SUMMARY OF MATERIAL MODIFICATION

We are sending you this Notice to let you know about changes to your health coverage under the Road Carriers Local 707 Welfare Fund. The changes are **as follows**:

1. As of May 11, 2023, temporary rules issued by the federal government related to coverage for certain services related to the COVID-19 expired. Beginning **May 11, 2023**, the following rules apply under the Road Carriers' Local 707 Welfare Fund (the "Plan"):
  - a. The Plan will provide benefits for immunizations, including booster shots, for COVID-19 which have been approved by the Food and Drug Administration without a copayment when provided by an in-network provider. The Plan will not provide benefits for out of network immunizations for COVID-19;
  - b. The Plan will continue to cover approved and medically necessary and appropriate services and treatments for COVID-19. Benefits for such services and treatments will be provided under the same terms as applied to other illnesses and diseases under the Plan;
  - c. The Plan **will not cover over the counter COVID-19 tests**. However, the Plan will provide benefits for PCR tests provided by an in-network provider to a symptomatic participant or dependent under the same terms as apply to testing for other illnesses and diseases under the Plan; and
  - d. The government's one year extension period for filing claims, appeals, requests for special enrollment, electing and paying for COBRA continuation coverage and providing notice of a COBRA qualifying event expires on July 10, 2023. Thereafter, all such filings and notices will be subject to the provisions of applicable law as reflected in the Summary Plan Description.
2. The Plan has covered and will continue to cover Applied Behavioral Analysis ("ABA") Therapy for Autism and Intensive Outpatient Programs ("IOPs") where such services are medically necessary. Benefits for ABA Therapy and IOPs shall be payable in accordance with the rules of the Plan.

### **Notice of Grandfathered Health Plan**

The Board of Trustees of the Road Carriers Local 707 Welfare Fund believes this 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 plan administrator at (516)560-8500. 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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

You should keep this Notice together with your Summary Plan Description at all times. The two documents should be read together for an accurate depiction of your current health plan benefits. If you have any questions, contact the Fund office.

Plan Sponsor: Board of Trustees of the Road Carriers’ Local 707 Welfare Fund.

Sponsor’s EIN: 11-2159859  
August 31

Plan Number: 501

Plan Year: September 1 to