

LOCAL 705



HEALTH & WELFARE FUND

1645 WEST JACKSON BLVD • Tel 312-738-2811 • CHICAGO, IL 60612-3227
SUITE 700 Fax 312-738-0607



IMPORTANT INFORMATION FOR PARTICIPANTS OF THE LOCAL 705 INTERNATIONAL BROTHERHOOD OF TEAMSTERS HEALTH & WELFARE PLAN

September 2020

Dear Participant:

As Trustees of the Local 705 International Brotherhood of Teamsters Health & Welfare Plan (the Plan), it is our goal to provide quality benefits, ensure the Plan's financial stability, and comply with all legislative guidelines. This Summary of Material Modifications (SMM) outlines changes to the Plan.

Due to the ongoing Coronavirus (COVID-19) pandemic, we are making changes to your Plan to ensure you and your family have adequate access to healthcare. **The following change is effective September 1, 2020.**

Telehealth Visits

Back in April, we informed you that effective March 18, 2020 the Plan would cover in-network telehealth visits for the same cost-sharing amount as doctor's office visits through September 30, 2020.

Effective September 1, 2020, the Plan will now permanently cover telehealth visits at the same cost-sharing amount as doctor's office visits. This means, if your in-network provider offers telephone or video consultations, you will pay a \$20 copay (\$40 copay for a Specialist)—the same amount as if you had visited that provider in person.

The Plan will pay benefits subject to current plan design for all covered in-network telehealth visits—your visit does not need to be related to COVID-19.

Final Note

Please keep this information with your Summary Plan Description (SPD), and refer to your SPD for more detailed information regarding Plan eligibility and benefits. If you have any questions about this benefit change or your benefits in general, please call the Fund Office at (312) 738-2811. You can also contact the Fund Office if you need a copy

of the SPD or you can go online to the Fund's website at www.local705funds.org, register and view an electronic version of the SPD.

Sincerely,

Board of Trustees

This notice, which serves as a Summary of Material Modifications (SMM) as required by the Employee Retirement Income Security Act of 1974 (ERISA), contains only highlights of recent changes to the Local 705 International Brotherhood of Teamsters Health & Welfare Plan (the Plan). Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.