

## **ELECTRICAL WELFARE TRUST FUND**

### **SUMMARY OF MATERIAL MODIFICATIONS**

The Board of Trustees of the Electrical Welfare Trust Fund (“Fund”) is pleased to announce the following change to the Electrical Welfare Trust Fund’s Plan document. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

**1. Effective November 15, 2022, the second bullet point under “Covered Expenses” in the Prescription Drug Section on page 77 of your SPD is amended to read as follows:**

- Injectable insulin and a limited coverage for diabetic supplies, including but not limited to disposable insulin pumps

**2. Effective October 10, 2022, “Covered Expenses” in the Prescription Drug Section on page 77 of your SPD is amended to include the following:**

- Coverage for Paxlovid, an oral anti-viral medication for patients with COVID-19, when prescribed by a state-licensed pharmacist or a physician. Pharmacist assessments and prescriptions for Paxlovid will be available in all CVS Pharmacy locations by the end of October 2022. Participation by other network pharmacies will be based upon the availability of the service at their individual locations. You are encouraged to contact your pharmacy to obtain details about the availability of this service.

### **Notice re Grandfathered Plan Status**

The Electrical Welfare Trust 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 the Electrical Welfare Trust Fund 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 the telephone number listed below. 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).

If you have any questions, please contact the Fund Office at 800-929-3983.

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