U. A. PLUMBERS LOCAL UNION NUMBER 68 GROUP PROTECTION PLAN 468 LINK ROAD

POST OFFICE BOX 8726 HOUSTON, TEXAS 77249-8726

Telephone: (713) 869-2592 Toll Free: (800) 833-2980

NOTICE TO PARTICIPANTS

The Board of Trustees of the U.A. Plumbers Local Union Number 68 Group Protection Plan (the "Plan") would like to advise you of a change to your health plan coverage. This change will be effective July 1st, 2020.

Addition of MDLive Virtual Visit Program

MDLive is a platform that allows for virtual visits with medical professionals to address common non-emergency medical health conditions. The service is available to covered members and their dependents 24/7 through the telephone, online video or mobile app. There will be <u>no</u> member cost to use the MDLive service. Literature regarding the MDLive Program will be distributed to the membership and more information can also be obtained by contacting the Fund office.

PLAN'S STATUS AS A "GRANDFATHERED HEALTH PLAN"

The U.A. Plumbers Local Union Number 68 Group Protection Plan (the Plan) believes this Plan is a "grandfathered health plan" under 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 Fund Office at:

U.A. Plumbers Local Union Number 68 Group Protection Plan 468 Link Road Post Office Box 8726 Houston, Texas 77249-8726 Telephone: (713) 869-2592 Toll Free: (800) 833-2980

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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions concerning this notice, please contact the Fund Office.

Your receipt of this Notice is not a certification that you are eligible to receive any benefits under the Plan. You must satisfy the Plan's eligibility requirements to receive benefits. If you have any questions, please contact the Fund Office.

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Virtual Visits: Speak with a doctor — anytime, anywhere

Getting sick after hours or on weekends used to mean a long, costly trip to the emergency room or urgent care center. But with your Virtual Visits benefit, provided by Blue Cross and Blue Shield of Illinois (BCBSIL) and powered by MDLIVE, the doctor is in 24/7/365. And you don't have to leave the comfort of your own home.

Virtual Visits allows you to consult a doctor for non-emergency situations by phone, mobile app or online video anytime, anywhere. Speak to a doctor or schedule an appointment at a time that works best for you.







Prepare for the Unexpected— Activate Your MDLIVE Account Now!

There is no charge for our members to set up an account, but you may have a charge for your visit depending on your benefit plan.

Activate your account - pick the way that is easiest for you:

- Call MDLIVE at 888-676-4204
- Go to MDLIVE.com/BCBSIL
- Text BCBSIL to 635483
- Download the MDLIVE app

MDLIVE

Virtual Visits: Speak with a doctor — anytime, anywhere — about your health care questions, including coronavirus*

Getting sick after hours or on weekends used to mean a long, costly trip to the emergency room or urgent care center. But with your Blue Cross and Blue Shield of Illinois (BCBSIL) Virtual Visits benefit, powered by MDLIVE, the doctor is in 24/7. And you don't have to leave the comfort of your own home.

Virtual Visits allows you to consult a doctor for non-emergency situations by phone, mobile app or online video anytime, anywhere. Speak to a doctor or schedule an appointment at a time that works best for you.

Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified MDLIVE doctor via phone, online video or mobile app
 from almost anywhere. (There may be higher than normal wait times due to coronavirus concerns. You may wish to
 schedule a Virtual Visit rather than remain in the virtual waiting room.)
- If needed, get a prescription sent to your local pharmacy.

MDLIVE doctors can treat a variety of non-emergency conditions, including:

Allergies

Fever (age 3+)

Pink eye

Asthma

Headache

Rash

Cold/flu

Insect bites

Sinus infections

- Ear infections (age 12+)
- Nausea

Virtual Visits doctors may also send an e-prescription to your local pharmacy if necessary.