

Five Rivers Carpenters District Council Health & Welfare Fund

C/O Eastern Iowa Fringe Benefit Funds, Inc.

1831 16th Avenue SW

Cedar Rapids, IA 52404

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IMPORTANT NOTICE

CORONAVIRUS TESTING

March 2020

To All Eligible Plan Participants:

Coronavirus testing will be covered at 100% through December 31, 2020. The Plan will cover coronavirus testing, including charges for professional and other services related to the furnishing or administration of the test, i.e., the office visit, urgent care center or hospital visit during which the test is administered. No prior authorization is required. This coverage is in effect for charges incurred January 13, 2020 through December 31, 2020.

NOTICE OF GRANDFATHERED STATUS

The Plan Administrator of the Five Rivers Carpenters District Council Health and Welfare Plan 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 Third-Party Administrator at Eastern Iowa Fringe Benefit Funds, Inc., 1831 16th Avenue SW, Cedar Rapids, IA 52404, at 319-366-3623. 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.