

SUMMARY OF MATERIAL MODIFICATIONS
March 24, 2020

This notice contains important information regarding recent changes to the Southern California Local Union 831 – Employer Health Fund (the “Health Fund”). Please keep this notice with your Health Plan documents.

Exhibit Builders and Tradeshow Employers / Employees

Due to the unprecedented challenges as a result of COVID-19/coronavirus, the Trustees have temporarily reduced the required hours in order to be eligible for the Health Plan benefits by one-third for Exhibit Builders and Tradeshow employers/employees. This reduction will be effective for three months beginning with the eligibility month of April 2020 (April, May and June). Therefore, the required hours for those months will be as follows:

Level 1	=	Reduced from 140 to 92 hours
Level 2	=	Reduced from 120 to 79 hours
Level 3	=	Reduced from 100 to 66 hours
Level 4	=	Reduced from 80 to 53 hours

The monthly flat rate premium amount will also be reduced by one-third for all Tradeshow and Exhibit Builders employers for three months (work months of March, April and May 2020) effective for eligibility months of May, June and July 2020. The new monthly flat premium amount will be **\$1,061.61**. This reduction only applies to Exhibit Builders and Tradeshow employers and employees. It does not apply to anyone else paying a monthly flat rate premium.

Since the COBRA rates and the Buy-Up amounts are determined based on the required hours for eligibility, these rates will be reduced accordingly for the three months effective April 2020 eligibility month.

COBRA and Buy-Up Monthly premiums for Tradeshow and Exhibit Builders Effective for the Eligibility Months of April 2020 – June 2020			
Level 1	Level 2	Level 3	Level 4
Reduced from \$1,498.00 to \$984.00	Reduced from \$1,284.00 to \$845.00	Reduced from \$1,070 to \$706.00	Reduced from \$856.00 to \$567.00

To be eligible for the Buy-Up option a Participant must have at least 50% of the hours required for the Level Option they are under to qualify for the Buy-Up option.

The Trustees continue to retain the discretion to amend, modify, terminate or revoke this plan should circumstances warrant it.

If you have any questions concerning these changes or your Health Fund benefits, please contact the Trust Fund Office at (626) 279-3080.

Grandfathered Status Notice

The Southern California Local Union 831 — Employer Health 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 4399 Santa Anita Avenue, Suite 150, El Monte, CA 91731 or (877) 572-7005. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (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.

