



Los Angeles Machinist Benefit Trust

3313 Vincent Rd., Suite 216 • Pleasant Hill, CA 94523 • Phone (800) 499-8121 • Fax (925) 405-0659

IMPORTANT NOTICE AND SUMMARY OF MATERIAL MODIFICATIONS

DATE: July 1, 2020
TO: All LAMBT Plan Participants and Eligible Dependents
FROM: Board of Trustees, Los Angeles Machinist Benefit Trust
RE: Coronavirus-Related Plan Changes

We are pleased to advise you that the Trust has implemented the following additional changes to help protect participants and their families from the COVID-19 pandemic and its ramifications.

Removal of Cost-Sharing for Medical Treatment of COVID-19

Until further notice, for participants enrolled in the Self-Funded PPO Medical Plan, cost-sharing is removed for treatment for COVID-19-related diagnoses at in-network providers. This means that all applicable deductibles and coinsurance are waived, but only if services are provided at in-network providers. The Trust's HMOs have also waived cost-sharing for medical treatment of COVID-19-related diagnoses, subject to HMO rules.

COVID-19 Healthcare Protection Program

The Trust has adopted a COVID-19 Healthcare Protection Program (CHPP) for the period from April 1 through December 31, 2020 to provide participants who lose employment due to the COVID-19 pandemic with up to three months of coverage on their current plan, at no cost to the participant. Those who remain unemployed past that point will have the option of either continuing their coverage under COBRA, if eligible, or choosing one of the Trust's offered coverage options that their provider permits. Details apply.

Extension of Plan Deadlines due to COVID-19

In accordance with federal guidelines, the Trust will disregard the COVID-19 "Outbreak Period," which began March 1, 2020 and will end 60 days after the announced end of the current National Emergency (or on another date announced by the government), in determining certain COBRA-related and claims and appeals deadlines. For claims and appeals, the COVID-19 Outbreak Period will be disregarded in determining Trust deadlines for filing claims, filing appeals, and requesting external review. For COBRA, the Outbreak Period will be disregarded in determining the deadline for participants and dependents to timely elect COBRA, and the earliest deadline is 60 days after the end of the Outbreak Period. Also, the Outbreak Period will be disregarded in determining the deadline for timely making COBRA payments, and the earliest deadline is 30 days after the end of the Outbreak Period. In addition, the Outbreak Period will be disregarded in determining the deadline for timely notifying the Plan of a COBRA qualifying event, and the earliest deadline is 60 days after the end of the Outbreak Period.

Should you have any questions, please contact the Administrative Office at (800) 499-8121.

Please keep this Important Notice and Summary of Material Modifications with the Summary Plan Description for your plan of benefits under the Trust and other important Trust documents.

Aviso a los participantes que hablan español: Como ustedes saben, la Oficina Administrativa en la actualidad tiene varios representantes bilingües que pueden ayudarle. Sin embargo, la Oficina Administrativa también deberá proporcionar en español, a petición, algunas traducciones de documentos del Plan de Salud y las comunicaciones a los participantes.

Sincerely,

Board of Trustees