



**DISTRICT COUNCIL 16**  
**Northern California Health and Welfare Trust Fund**  
 4160 Dublin Boulevard, Suite 400  
 Dublin, CA 94568-7756  
 Toll Free (800) 922-9902 Fax: (925) 833-7301  
 Email: [Dc16info@hsba.com](mailto:Dc16info@hsba.com)  
[www.dci6trustfund.org](http://www.dci6trustfund.org)



**Date: June, 2023**

**To:** All Participants, including COBRA beneficiaries participating in the Indemnity Medical Plan offered by District Council No. 16 Northern California Health & Welfare Trust Fund

**From:** Board of Trustees

This Participant Notice will advise you of certain information you need to be aware of in order to receive the highest level of benefits from the District Council No. 16 Northern California Health & Welfare Trust Fund. **This information is VERY IMPORTANT to you and your Dependents.** Please take the time to read it carefully.

**CLARIFICATIONS TO MEDICAL BENEFITS PURSUANT TO THE END OF THE NATIONAL EMERGENCY AND PUBLIC HEALTH EMERGENCY**

**EFFECTIVE MAY 12, 2023**

This SMM clarifies important changes in COVID-19 related benefits and administrative deadlines as a result of the declared end of the National Emergency and Public Health Emergency on May 11, 2023.

The federal government has announced that both the National Emergency and Public Health Emergency related to COVID-19 will terminate on May 11, 2023. Consequently, the plan rules concerning coverage of certain benefits related to COVID-19 will be changing. In general, special rules in effect during the emergency will terminate and benefits will be covered under the usual cost-sharing provisions of the Fund.

**Changes to COVID-19 Related Benefits**

Below is a brief summary of changes to COVID-19 related medical and prescription drug coverage beginning May 12, 2023:

<b>Benefit</b>	<b>During the Emergency Period</b>	<b>Effective May 12, 2023</b>
<b>COVID-19 vaccines, including boosters</b>	No charge for the vaccine when received at either in-network or out-of-network providers.	COVID-19 vaccines and boosters will be covered at no charge when received from a PPO provider.  COVID-19 vaccines and boosters will be covered at 50% after deductible when received from a Non-PPO provider.

<b>Benefit</b>	<b>During the Emergency Period</b>	<b>Effective May 12, 2023</b>
----------------	------------------------------------	-------------------------------

<b>COVID-19 diagnostic tests and related services</b>	No charge for COVID-19 test related office visits or lab tests (including rapid diagnostic and swab-and- send tests) performed by either in-network or out-of-network providers.	COVID-19 test related office visits or lab tests will be covered in the same manner as any test or lab, based on whether the service is performed with a PPO or Non-PPO provider.
<b>COVID-19 at-home test kits, also known as over-the-counter, or OTC test kits</b>	No charge for up to eight (8) over-the-counter (OTC) COVID-19 tests per month, both in and out of network. Reimbursement for out-of-network OTC COVID-19 tests is limited to \$12 per test.	COVID-19 OTC tests are not reimbursable.

### **Elimination of Extended Deadlines for Administrative Actions**

In addition to the changes above, there are also certain administrative timeframes that will return to normal after the end of the National Emergency.

Below is a brief summary of changes to administrative related deadlines beginning the earlier of 60 days after the announced end of the COVID-19 National Emergency, July 10, 2023 or one year from the deadline for your particular deadline, whichever is earlier.

<b>Administrative Timeframe During the Emergency Period</b>	<b>Return to Normal Timeframes</b>
---	------------------------------------

<b>COBRA, HIPAA, special enrollment and benefit claims and appeals</b>	<p>During the National Emergency, deadlines were extended for:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> COBRA elections</li> <li><input type="checkbox"/> Paying COBRA premiums</li> <li><input type="checkbox"/> Electing HIPAA special enrollment</li> <li><input type="checkbox"/> Filing claims, appeals and requests for external review</li> </ul>	<p>Deadlines return to normal timeframes starting the earlier of July 10, 2023 or one year from the deadline for your particular extension.</p> <p>Please see your Summary Plan Description or contact the Fund Office for details on applicable timeframes.</p>
--	---	--

You are still encouraged to use PPO facilities and PPO providers whenever possible. Please keep this important notice with your Plan Document/Summary Plan Description for easy reference to

all Plan provisions. Please review these changes carefully and contact the Fund Office with any questions that you may have.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Administrative Office at **(800) 922-9902**.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

*In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.*