

EMPLOYEES SECURITY FUND OF THE ELECTRICAL PRODUCTS INDUSTRIES

158-11 HARRY VAN ARSDALE JR. AVENUE, FLUSHING, N.Y. 11365 • TEL (718) 591-1100 • FAX (718) 591-2189 • www.jibei.org

Established 1944

HARRY VAN ARSDALE JR.
Founder

OFFICERS

JONATHAN LIFTON
Chairman

MICHAEL BELLOVIN
Vice Chairman

THOMAS CLEARY
Secretary

CHRISTOPHER ERIKSON
Treasurer

VITO V. MUNDO
Counsel

COMMITTEE

Employer Trustees

MICHAEL BELLOVIN
MITCHELL BLOOMBERG
DOMINICK CUTRONE
JONATHAN LIFTON
JERRY SCHIFF
BARRY SEITLES

Union Trustees

THOMAS CLEARY
ANTHONY ESPONDA
CHRISTOPHER ERIKSON
RAYMOND MELVILLE
ROBERT OLENICK
LUIS RESTREPO
ANETTE DIAZ RIVERA
LANCE VAN ARSDALE

May 2020

Important Information for all ESF Plan "C" Participants and their Eligible Dependents

Telehealth Coverage During the COVID-19 Emergency Period

Dear Participant:

We are pleased to announce that your coverage under the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan ("ESF") has been expanded to include telehealth visits. This addition to the benefit plan will allow you and your eligible dependents to speak with your health care professionals using electronic means, such as phone or video conferencing. Telehealth services are subject to a \$30 copayment. Please note, the in-person office visit copayment remains at \$50, as outlined on your medical identification card and in the ESF's Summary Plan Description.

Why is this being done?

As the COVID-19 outbreak continues to unfold, we understand many participants and their eligible dependents wish to seek medical advice through telehealth to promote social distancing behaviors.

Many of your health care professionals may be temporarily switching to a virtual-only model during this time of social distancing and limited availability of in-person office visits. This new benefit was added to ensure that you and your eligible dependents continue to be provided with the appropriate benefits and access to healthcare.

The benefit is available retroactive to March 1, 2020 and will continue through the COVID-19 emergency period.

You or your providers are urged to call the MagnaCare ESF dedicated line at 1-800-548-0138 with any additional questions or concerns.

Sincerely,

Trustees of the Employees Security Fund
of the Electrical Products Industries Health
and Welfare Plan

“Grandfathered” Plan Status

The Employees Security Fund of the Electrical Products Industries 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 Joint Industry Board of the Electrical Industry at 718-591-1100. 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.