

October 2016

TO: Hotel Bargaining Unit Participants
AFL Hotel and Restaurant Workers Health & Welfare Trust Fund

FROM: Board of Trustees

SUBJECT: Dental and Vision Benefit Improvements

The Board of Trustees, at their meeting of September 16, 2016, approved the following benefit improvements:

I. DENTAL BENEFITS

A. Effective January 1, 2017, the following improvements have been adopted with Hawaii Dental Service (HDS) eligible participants only:

- Benefits currently paid for by the Plan at 70% will increase to 75%.
- Diabetic Members and Expectant Mothers will now have three (3) total cleanings per calendar year.

B. Dental Eligibility (Actives Only) – HDS / Dental Care Centers of Hawaii

- **Effective January 1, 2017**, the 6 Month Eligibility Waiting Period to receive dental coverage has been eliminated.

II. SELF-FUNDED VISION CARE PROGRAM

A. Vision Eligibility (Actives Only)

Effective January 1, 2017, the 6 Month Eligibility Waiting Period to receive vision coverage has been eliminated.

B. New Providers

Effective November 1, 2016, the following providers are participating under the Self-Funded Vision Care Program of the AFL Hotel and Restaurant Workers Health & Welfare Trust Fund:

Provider's Name & Address

Services Available

a. Ala Moana Advanced Eye Clinic
1441 Kapiolani Blvd., Suite 2005
Honolulu, HI 96814
Phone: (808) 944-9911
Fax: (808) 944-9913

Eye Examinations, Eyeglasses,
Contact Lenses, and Therapeutic
Pharmaceutical Agents

b. Waimanalo Health Center
41-1347 Kalaniana'ole Hwy.
Waimanalo, HI 96795
Phone: (808) 259-7948

Eye Examinations, Eyeglasses
and Contact Lenses

You are free to use any licensed vision care provider of your choice and receive the Trust Fund's allowances for covered services and supplies. However, by receiving services and supplies from a participating provider, you limit your out-of-pocket costs for covered services. For a complete listing of participating vision care providers, please contact the Trust Fund Office.

REMINDER

All vision claims must be filed within 90 days from the date of service.

Should you have any questions on the above changes or need assistance with your coverage, please contact the Trust Fund Office at 523-0199, or for neighbor islands, call toll free at (866) 772-8989.

Disclosure of Grandfathered Status

The Trust Fund believes its group health plans are "grandfathered health plans" 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, Benefit & Risk Management Services, Inc., at 560 North Nimitz Highway, Suite 209, Honolulu, Hawaii 96817-5315 or 1-808-523-0199. 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.