

October 2020

**TO: All Eligible Active and Retiree Participants
AFL Hotel & Restaurant Workers Health & Welfare Trust Fund**

FROM: Board of Trustees

SUBJECT: Open Enrollment 2021

At the October 16, 2020 Board of Trustees meeting, due to the ongoing pandemic the Trustees approved to:

Postpone the Annual Open Enrollment for 2021

The Annual Open Enrollment for Plan Year 2021 would normally take place in November. Due to the pandemic and administrative needs of the plan and its participants, the Trustees determined to postpone the 2021 Open Enrollment until a later date to be determined.

We apologize for any inconvenience this may have caused during these rough times and will keep you notified should there be a Special Open Enrollment Period in the near future.

Should you have any questions regarding the above please email the Trust Fund at hiaflinfo@brmsonline.com or call the office at 808-523-0199 or neighbor islands call toll free at 1-866-772-8989.

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.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan. Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions.