

October 2015

TO: All Active Participants and Retirees and Spouses Under 65
AFL Hotel and Restaurant Workers Health and Welfare Trust Fund

FROM: Board of Trustees

**SUBJECT: PHYSICAL EXAM BENEFIT, SELF-FUNDED VISION CARE PROGRAM,
AND CHIROPRACTIC BENEFITS**

The Board of Trustees, at their meeting of August 11, 2015, approved the following:

I. PHYSICAL EXAM BENEFIT

Effective January 1, 2016, a physical exam benefit for qualified dependents ages six (6) to nineteen (19) will be available as follows:

Limited to one (1) physical exam per Qualified Dependent per calendar year for the following ages:

- A. For ages six (6) through twelve (12), the Plan will pay 100% of Eligible Charges, or the submitted amount, whichever is lower.
- B. For ages thirteen (13) to nineteen (19), the Plan will pay 100% of Eligible Charges, or the submitted amount, whichever is lower.

II. SELF-FUNDED VISION CARE PROGRAM – SCHEDULE OF ALLOWANCES

Effective January 1, 2016, the Schedule of Allowances under the Vision Care Plan will be as follows:

	CURRENT SCHEDULE	Effective 1/01/16 NEW SCHEDULE
	<u>Allowance</u>	<u>Allowance</u>
Examination		
Ophthalmologist (M.D.)	\$50.00	\$60.00
Optometrist (O.D.)	\$45.00	\$50.00
Appliances		
Single Lenses & Frame	\$105.00	\$175.00
Multifocal Lenses & Frame	\$125.00	\$225.00

Frame Only	\$50.00	\$115.00
Contact Lenses	\$130.00	\$175.00

Frequency

Eye Examinations	Once every 12 months	Once every 12 months
Lenses & Frame	Once every 24 months	Once every 24 months
Contact Lenses	Once every 24 months	Once every 24 months

III. CHIROPRACTIC BENEFITS (CHIROPLAN HAWAII) – Indemnity Only

Effective January 1, 2016, chiropractic benefits through ChiroPlan Hawaii will be available for active members and their eligible dependents.

The following chiropractic services are covered:

SERVICE	PLAN PAYS
Office Visits (includes evaluation, exam, manipulations, and therapy modalities), up to 18 visits per calendar year	
• Initial Office Visit (First Visit)	100% after \$15.00 copayment per visit
• Follow-up Office Visit	100% after \$15.00 copayment per visit
X-Rays – limited to one (1) series of film per body region per calendar year	Up to \$125.00 per calendar year

Benefits are available only if services are received from a ChiroPlan Hawaii network provider. Chiropractic services must be therapeutically necessary, as determined by ChiroPlan Hawaii, in order to be covered. Preventive or maintenance care is not covered under the Plan.

How to Use the Plan:

1. To schedule an appointment, contact ChiroPlan Hawaii provider of your choice and identify yourself as a member of the AFL Hotel and Restaurant Workers Health & Welfare Trust Fund. A referral from a medical doctor is not required.
2. When you receive services from a ChiroPlan Hawaii network provider, you pay the provider a \$15.00 copayment for the first office visit and a \$15.00 copayment for follow-up office visits. Up to 18 visits per calendar year are covered by the plan. No copayment is required for covered X-rays. The plan will pay up to the maximum allowed for covered X-rays.

3. If you require services in excess of the calendar year limits described above, you will be charged according to the provider's usual and customary fees for the services.

How to Contact ChiroPlan:

1. For assistance in finding a ChiroPlan Hawaii provider in your area, contact the ChiroPlan Hawaii office on Oahu at 621-4774, or from the neighbor islands, call toll free at 1 (800) 414-8845. You may also visit their website at www.chiroplan.hawaii.com to obtain a provider listing and additional information on ChiroPlan providers.

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.

AFL HOTEL & RESTAURANT WORKERS HEALTH & WELFARE TRUST FUND
PARTICIPATING VISION CARE PROVIDERS

Oahu

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| 1. D.K. Abe, Inc. dba Precision Vision | 40. Thomas H. Maeda, Jr., M.D., Inc. |
| 2. Calvin Alonzo, O.D., Inc. | 41. Gerald N. Matsuyama, O.D., LLC |
| 3. Seulyn Lee Au, O.D. | 42. Michael A. McMann, M.D., LLC dba McMann Eye Institute |
| 4. Joyce H. Cassen, M.D. | - Michael A. McMann, M.D. |
| 5. Liane N. Casuga, O.D. Inc. | - Melanie J. Masaki, O.D. |
| 6. Nancy Chen, M.D., Inc. | 43. Christine Murabayashi, O.D. |
| 7. K. Paul Chin, O.D. | 44. Ken Nagahiro, O.D. |
| 8. Stephen E. Clason, M.D. | 45. Ralph Nakamoto, O.D. |
| 9. CNS Optics Hawaii dba Shades of California * | 46. Pacific Eye Surgery Center, Inc. |
| 10. Candido Jorge Cuan dba CJ Creations Optique * | - M. Pierre Pang, M.D. |
| 11. Charles R. Dean, O.D. | - Joanne Soriano, O.D. |
| 12. Dream Vision, Inc. dba Dream Vision Eye Care | 47. Paradise Optical Company * |
| - Leslie Poon, O.D. | 48. George Plechaty, M.D. |
| - Sherilyne M. Tarumoto, O.D. | 49. Reid K. Saito, O.D., LLC |
| 13. Edwin Y. Endo, O.D. | 50. Jeffrey M. Sakai, O.D. |
| 14. The Eyeglass Shoppe * | 51. Scott M. Saki, O.D. |
| 15. Eyes Plus, Inc. | 52. Stanley K. Sato, O.D. (eye exams only) |
| 16. Family Eye Care Associates-Kapolei, LLC | 53. Traci L. Schmalle, O.D., LLC |
| - Earle H. Nakagawa, O.D. | - Traci L. Schmalle, O.D. |
| - Todd K. Nakagawa, O.D. | - Jana K. Murakami, O.D. |
| 17. Family Vision Care, Inc. | 54. Seoul Optical * |
| 18. Fong Eyecare Center, LLC | 55. Robb T. Shibayama, O.D., Inc. (eye exams only) |
| 19. Dirk V. Fujii, Optometrist Inc. | - Leila Miyamoto, O.D. |
| 20. Glaucoma Center of Hawaii | - Heather Teeter, O.D. |
| 21. Wendi N. Harada, O.D., Inc. | - Tracie Inouchi, O.D. |
| 22. HI Trend Luxury Eyewear Hawaii * | 56. Glenn S.D. Shigezawa, O.D. |
| 23. Roy K. Hirokawa, O.D. | 57. Styleyes |
| 24. David S. Hironaga, O.D. | - Wayne Matsuyama, O.D. |
| 25. Honolulu Vision Center, Inc. | 58. Brian M. Teruya, O.D. and Mark S. Teruya, O.D. |
| 26. Patricia K. Ichimura, O.D. | 59. Drs. Dewey W.K. & Taylor G.M. OpTOMETrist |
| 27. Kathy Iida, O.D. | 60. Kevin K. Tsuda, O.D. |
| 28. JK Optical, Inc. * | 61. Michael D. VanLangeveld, O.D. & Assoc. dba INSPECS |
| 29. Kailua Optical * | - Alan Y. Tanaka, O.D. |
| 30. Kaiser Foundation Health Plan, Inc. | 62. Vision Care Centers of Hawaii |
| 31. Kalihi Family Eyecare, LLC | 63. Glenn M. Watanabe, O.D. |
| - Carlene Y. Ozaki-Morishige, O.D. | 64. Windward Vision Center |
| - Patricia Ichimura, O.D. | - Kari Chang-Moses, O.D. |
| - Marjorie Matsuura, O.D. | - Stuart Machida, O.D. |
| 32. Isaac J. Kaopua, Jr., O.D. | |
| 33. Kato + Shoji Optometrists | |

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| <ul style="list-style-type: none"> 34. Neal M. Kubo, O.D. 35. Drs. Kubo & Sato Optometrists, Inc. 36. Iris Y. Kuwabara, O.D. 37. Paul R. Lin, O.D., LLC (eye exams only) 38. Samuel C. Lo, M.D., A Professional Corporation 39. Lui, Lai & Associates dba Mid Pacific Eyecare <ul style="list-style-type: none"> - Kevin K. Lui, O.D. - Cherilyn S.L. Lai, O.D. - Kristin K. Shimabukuro, O.D. | <ul style="list-style-type: none"> - Gerald Matsuda, O.D. - Rolin Otomo, O.D. - Keith Kawamura, O.D. 65. Ronald H. Winkelman, O.D. (eye exams only) 66. Chris K. Yamamoto, O.D. 67. Keith Yamamoto, O.D. dba A Yamamoto Optician * 68. Eugene K.L. Young, O.D., Inc. 69. Carlton K. Yuen, M.D. dba Aloha Vision Consultants, LLC |
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Kauai

- 1. Glenn P. Belisle, O.D. dba Kauai Optometric Center
- 2. Eye Care Center of Kauai, Inc.
 - Timothy Lee, M.D.
 - Layne Hashimoto, O.D.
 - Jean Shein, M.D.
 - Stacey M. Morinaga, O.D.
- 3. Stan J. Schiller, O.D.

Hawaii

- 1. Big Island Optical, Inc. *
- 2. Big Island Vision Care Center
- 3. Alvin Fujimoto dba Eye Wear Kona, Inc. *
- 4. Jay K. Honda, O.D. and Julie I. Honda, O.D.

Maui

- 1. John J. Gillmore, O.D.
- 2. May's "Mobile Express" Homecare Optical *

** Provider is an optician and only provides lenses and frames*