

A.F.L. HOTEL AND RESTAURANT WORKERS TRUST FUNDS

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HEALTH & WELFARE • PENSION • TRAINING

Date: January 2024

To: All Active and Retired Participants Enrolled in the Indemnity Prescription Drug Plan

From: Board of Trustees
AFL Hotel and Restaurant Workers Health & Welfare Trust Fund

Subject: **Coverage for Immunizations at Participating Pharmacies**

Effective March 1, 2024, immunizations covered under the Self-funded Comprehensive Medical Plan will also be covered under the Indemnity Prescription Drug Plan with no member copayment at Participating Pharmacies, when available. These immunizations (or vaccines) include: COVID-19, Cholera, Diphtheria, Hepatitis, Influenza (flu shot), Measles, Mumps, Rubella, Meningococcal disease, Human Papilloma Virus (HPV), Whooping Cough, Polio, Smallpox, Rotavirus, Streptococcus Pneumoniae, Tetanus, Typhoid, Typhus and Varicella (Chicken Pox and Shingles). Certain immunizations may require prior authorization.

Please contact a Participating Pharmacy to check if the immunization is available and to schedule an appointment. Immunizations obtained from a nonparticipating pharmacy are not covered under the Indemnity Prescription Drug Plan.

If you have any questions, please contact the Trust Fund office at 808 523-0199, neighbor islands call toll free at 1 (866) 772-8989. If you are unable to contact the Trust Fund Office during normal business hours, inquiries may be emailed to hiaflinfo@brmsonline.com

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.

Should you have any questions on the above changes or need assistance with your coverage, please contact the Trust Office.

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.