March, 2014

TO: Active Participants Hawaii Teamsters Health and Welfare Trust

FROM: Board of Trustees

SUBJECT: CHIROPLAN HAWAII, INC. AND SELF-FUNDED PPO COMPREHENSIVE MEDICAL PLAN (ACTIVES)

The following are changes to the ChiroPlan Hawaii Provider Network:

I. DAIN AZMAN, DC

<u>Effective February 15, 2014</u>, Dain Azman, DC, a chiropractic care provider, located in Maui, has been added as a new participating provider with ChiroPlan Hawaii, Inc.:

Dain Azman, DC 2435 Kaanapali Parkway, #H-7 Lahaina, HI 96761 Phone: (808) 667-9721

II. GARY FERGUSON, DC

Gary Ferguson, DC has changed his address to the following location:

Gary Ferguson, DC 1314 S. King St., #1260

Honolulu, HI 96814 Phone: (808) 955-3396

III. TRACY MATSUMOTO, DC, DACBR

Tracy Matsumoto, DC, DACBR has added a new Honolulu Office and now has the following office locations:

Tracy Matsumoto, DC, DACBR

703 Kilani Avenue Wahiawa, HI 96786 Phone: (808) 621-6299

Honolulu Office: 1580 Makaloa Street, #798 Honolulu, HI 96819 (808) 292-7483 For more information on chiropractic benefits provided through ChiroPlan Hawaii, Inc., please refer to page 99 of the Summary Plan Description (SPD) booklet for Actives, dated November 2012.

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. For a complete listing of participating chiropractic care providers, please contact the Trust Office.

IV. SELF-FUNDED PPO COMPREHENSIVE MEDICAL PLAN (ACTIVES) – HUMAN PAPILLOMA VIRUS VACCINATION FOR MALES

<u>Effective June 1, 2014</u>, the Human Papilloma Virus (HPV) Quadrivalent vaccine will be covered for all beneficiaries (male or female), under the Self-Funded Comprehensive Medical Plan.

For more information on the coverage of HPV vaccine, please refer to page 38 of the Summary Plan Description (SPD) booklet for Actives, dated November 2011.

Should you have any questions on the above changes or need assistance with your coverage, please contact the Trust Office at 842-0392, or for neighbor islands, call toll free at (866) 772-8989.

Disclosure of Grandfathered Status

The Trust 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 plan status can be directed to the plan administrator, Benefit & Risk Management Services, at 560 N. Nimitz Highway, Suite 209, Honolulu, Hawaii 96817 or 1-808-842-0392. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or <u>www.dol.gov/ebsa/healthreform</u>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.