

# International Brotherhood of Electrical Workers Local Union 683

IBEW Local 683 Health and Welfare Trust  
IBEW Local 683 Pension Fund Pension Plan Trust Fund  
IBEW Local 683 Profit Sharing Annuity Plan  
IBEW Local 683 Educational Trust Fund



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## **IMPORTANT NOTICE** May 2023

Dear Plan Participant:

### **Re: Changes in Health Coverage Due to End of COVID Public Health Emergency**

This is a notice to all Participants in the IBEW Local 683 Health and Welfare Plan (the “Plan”). This notice explains important changes to your health coverage. It is important that you review these changes and if, after you have read this notice, you have questions regarding the changes to your coverage, contact the Plan Administrator at the phone number or address listed above.

Due to the COVID-19 pandemic, a federal National Emergency and Public Health Emergency (“PHE”) was issued by the Department of Health and Human Services (“HHS”) in January of 2020. The PHE for COVID-19 expired on May 11, 2023. While the PHE was in place, the Plan was required, and did provide certain benefits to you in efforts to mitigate the impacts of COVID-19. Now that the PHE is being lifted, your health coverage under the Plan will return to pre-pandemic terms. As a result, the following changes will be implemented upon the expiration of the PHE:

- 1. COVID-19 Vaccinations:** While the PHE was in place, the Plan covered COVID-19 Vaccinations 100%, and there was no cost sharing for Plan Participants. Vaccinations will return to being covered according to the coverage found in your SPD/Plan Document. Because your Plan is a Non-Grandfathered health plan, the COVID-19 vaccination will still be covered 100%, with no cost-sharing, but at in-network facilities only as a preventive service under the Affordable Care Act. COVID-19 vaccinations will be subject to normal cost sharing if received at an out-of-network facility.
- 2. COVID-19 Testing:** During the PHE, COVID-19 testing, both over-the-counter and laboratory, was covered by the Plan 100%, with no cost-sharing to you. During the PHE, the Plan was required to cover eight (8) at-home over-the-counter tests for each covered person every 30 days. COVID testing administered at medical facilities and/or pharmacies will still be covered under the Plan, but it will be covered the same as any other testing, subject to deductible, coinsurance and/or copayments. Moreover, the Plan will no longer cover over-the-counter tests.

***If you have questions regarding these changes to your Plan and how they will affect your coverage, contact the Plan Administrator at (844) 683-0683.***

Sincerely,

Board of Trustees  
IBEW Local No. 683 Health and Welfare Trust