



# HAWAII ELECTRICIANS HEALTH & WELFARE FUND

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February 2021

**To: All Active Employees, Non-Medicare Retirees, and Dependents, including Participants of the Oceanic Time Warner Retiree Plan and COBRA beneficiaries, of the Hawaii Electricians Health and Welfare Fund (HEHWF)**

**Re: Summary of Material Modification (SMM) to the Summary Plan Description (SPD)/Plan Document**

This Participant Notice will advise you of certain material modifications that have been made to the Hawaii Electricians Health and Welfare Fund. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

**COVID-19 VACCINE BENEFIT IMPROVEMENT  
EFFECTIVE FEBRUARY 1, 2021**

The Board of Trustees are pleased to inform you that the Board of Trustees has made the decision to expand its coverage of the vaccine(s) for COVID-19.

Effective for COVID-19 vaccines received on or after February 1, 2021, the Fund will provide the following coverage for the duration of the Public Health Emergency (currently extended through April 21, 2021): **100%, no deductible for a COVID-19 vaccine recommended by the ACIP or USPSTF (and any corresponding administration fee).** This benefit is available when the vaccine is received from **either a PPO or Non-PPO provider**, as well as from either an **In-Network Pharmacy or Out-of-Network pharmacy**.

**Because this Plan is a “grandfathered health plan,” we are required by law to provide this notice to you:**

This group health plan believes this plan is a “grandfathered health plan” 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 Fund Office at (808) 841-6169, Option 1 or Option 2, or for neighbor islands, call toll free at (800) 622-3830. 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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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, please contact the Fund Office at (808) 841-6169, Option 1 or Option 2, or for neighbor islands, call toll free at (800) 622-3830.

Sincerely,

Board of Trustees

**Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.**

*In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.*