

## ★★ SUMMARY OF MATERIAL MODIFICATIONS ★★

March 2016

To All Employees and Dependents:

The Plan implemented the following two changes effective June 1, 2016.

### **DOCTOR ON DEMAND**

Effective June 1, 2016, you and your eligible dependents will have access to the Doctor On Demand program offered by Blue Cross Blue Shield of Minnesota. Doctor On Demand is a convenient way for you to interact with a physician via live, two-way video on your smartphone, tablet, or computer with a front-facing camera 24/7, 365 days a year.

Common issues treated include:

- Urgent care: cough, cold, flu, rash, pink eye, sports injury, bug bite, urinary tract infection, vomiting, travel issues, and sore throat.
- Mental health: depression, anxiety, work-related stress, relationship issues, smoking cessation, ADHD, mood changes, trauma, and eating disorders.
- Lactation consulting: latch issues, milk supply, mastitis, thrush, plugged ducts, transitioning back to work, and pumping questions.

The Plan will cover Doctor On Demand video visits subject to the Comprehensive Major Medical Benefits deductible, coinsurance, and out-of-pocket maximum. You can download the app from the App Store or Google Play or access Doctor On Demand via the website ([DoctorOnDemand.com/bluelinktpamn](http://DoctorOnDemand.com/bluelinktpamn)). Within just a few minutes, you are able to sign up and connect to a US-licensed provider for a live video online care visit. The average wait time to connect to an urgent care physician is 90 seconds.

### **REVISED BENEFITS PAYABLE FOR EMERGENCY ROOM VISITS**

Currently, emergency room visits are covered subject to the Comprehensive Major Medical Benefits deductible, coinsurance, and out-of-pocket maximum. Effective June 1, 2016, the first three emergency room visits per eligible person per calendar year will continue to be covered subject to the deductible, coinsurance, and out-of-pocket maximum. After these first three visits, there will be a separate \$250 copayment per emergency room visit (which will apply to the out-of-pocket maximum but not the deductible) and then the deductible, coinsurance, and out-of-pocket maximum will apply. This \$250 separate copayment will be waived if you are admitted to the hospital.

***Please Note: In the case of a medical emergency, call 911 or seek treatment at an emergency room. The services provided by Doctor On Demand are in no way meant to replace the emergency room or an office visit when medically necessary.***

Please keep this Notice with your Summary Plan Description (SPD) booklet for future reference. If you have any questions regarding this information, feel free to contact the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES

**GRANDFATHERED STATUS UNDER THE  
PATIENT PROTECTION AND AFFORDABLE CARE ACT**

*The Trustees believe 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 already was in effect when that law was enacted. Being a grandfathered health plan means that your Plan is not required to 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 at: United Food and Commercial Workers Union Local 1189 and St. Paul Food Employers Health Care Plan, 3001 Metro Drive, Suite 500, Bloomington, MN 54425, (952) 854-0795 or 1-800-535-6373. You also may 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.*