SANTA MONICA UNITE HERE HEALTH BENEFIT TRUST FUND

Administered By: Benefit Programs Administration
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www.santamonicauniteherefunds.org

June 2020

To: Participants of the Santa Monica UNITE HERE Health Benefit Trust Fund in the

Kaiser HMO Plan or the HealthNet of California Plan

From: Administrative Office

Re: Coverage of COVID-19 Testing Effective March 18, 2020

Dear Participant:

The Trustees of the Santa Monica UNITE HERE Health Benefit Trust Fund (the "Fund") are committed to supporting you and your loved ones during the COVID-19 (Coronavirus) health emergency. Please read this notice, as it contains important information about your medical plan coverage under the Fund.

No Cost Sharing for COVID-19 Test and Associated Medical Visit

- Effective March 18, 2020, Kaiser and HealthNet will not impose cost sharing (deductible, copays, coinsurance) for COVID-19 testing or for the associated visit(s) via telehealth or to a doctor's office, emergency room, urgent care, hospital, or other health care setting to evaluate whether you need to get tested.
- Generally, treatment of COVID-19 will be covered subject to normal plan rules (deductible, copay, coinsurance, and/or other cost sharing). However, Kaiser and Health Net have both announced that they will waive cost sharing for COVID-19 treatment for the months of April and May 2020, though this waiver may be extended. Remember, for non-emergency medical care, you must generally use Network providers or there is no coverage.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify your eligibility for benefits, or if you have any questions regarding this notice or your benefits, please call the **Administrative Office at (562) 463-5075 or (866) 345-5189** from 8:30 a.m. to 4:30 p.m., Monday through Friday. The Fund's web site can be found at www.santamonicauniteherefunds.org.

In accordance with ERISA reporting requirements, this notice serves as a Summary of Material Modifications ("SMM") to the Santa Monica UNITE HERE Health Benefit Trust Fund Summary Plan Description & Plan Document (as in effect on January 1, 2020). Please keep this SMM with your SPD and other plan materials for future reference. If you have any questions, please contact the Administrative Office.