

AUTOMOTIVE INDUSTRIES WELFARE FUND



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Date: November , 2017

To: Participants in the Automotive Industries Welfare Fund Plan (including COBRA Participants) who are enrolled in one of the Indemnity Plans (A, B or C)

From: Board of Trustees, Automotive Industries Welfare Fund Plan

This Participant Notice provides information that is **VERY IMPORTANT** to you and your dependents. Please take the time to read it carefully.

In 2016 and the first half of 2017, the Board of Trustees notified you of the Automotive Industries Welfare Fund's new wellness program through Health Dynamics. You were notified that the Welfare Fund was providing a FREE comprehensive health exam and a \$260 gift card incentive for participants and eligible spouses or domestic partners completing the health exam. You were also notified that if you did not complete the health exam through the Health Dynamics Program, that your deductible would increase effective January 1, 2018. The details of that deductible increase are set forth below. Please note that if you have not completed the Health Dynamics Program health exam by end of 2017, you still have the opportunity to reduce your deductible by participating in the Health Dynamics Program as set forth below.

DEDUCTIBLE CHANGE EFFECTIVE JANUARY 1, 2018

Effective for services on or after January 1, 2018, your deductible will increase as outlined in the chart below. However, if you would like to avoid this increase, you (and your eligible spouse or domestic partner if applicable) must get a **FREE** comprehensive health exam through the Health Dynamics Program. This health evaluation is **absolutely free** and will provide you with a health profile that identifies any potential health concerns, assesses your nutritional status and fitness and helps keep you on track to maintain optimal health.

Plan Option	Current Deductible	2018 Increased Deductible (the increase will be waived if you and your spouse or domestic partner receive a Health Dynamics exam)
Plan A	\$200/individual, \$400/family	\$400/individual or \$800/family
Plan B	\$500/individual, \$1,500/family	\$1,000/individual or \$3,000/family
Plan C	\$1,000/individual, \$2,000/family	\$2,000/individual or \$4,000/family

This deductible increase will become effective for services on or after January 1, 2018. However, those who have completed their comprehensive health exam through the Health Dynamics Program by October 31, 2017 will avoid this increase on January 1, 2018. Those who have not completed their Health Dynamics exam by the October 31, 2017 deadline will still have the opportunity to reduce their deductible for 2018, simply by taking the recommended exam. The deductible will be lowered the first of the month from the date of the completed exam.

- Once you have completed their Health Dynamics exam and all documentation demonstrating the satisfaction of this requirement has been received by the Trust Fund Office, your deductible will be decreased as noted above.
- This change will become effective for claims submitted on or after the first of the month following the Fund Office's receipt of this documentation. For example, if you complete your Health Dynamics exam and the documentation is received by the Trust Fund Office in February 2018, your deductible will be reduced effective for claims submitted on or after March 1, 2018.
- Any cost-sharing credited to your deductible for claims submitted prior to this effective date of the change will not be reimbursed if you will be found to have already surpassed the deductible as of the effective date of the change. For example, a Plan A enrollee submits documentation of their Health Dynamics exam to the Fund Office in February 2018, and in April 2018 he has incurred \$300 toward his deductible for the year, when the deductible is decreased to \$200 effective March 1, 2018, he will not be reimbursed for any portion of the \$100 cost-sharing applied to his now-reduced \$200 deductible that would have been paid by the Plan had the deductible been reduced effective January 1, 2018.

As the Fund previously notified you, the Health Dynamics health evaluation is **absolutely free** and will provide you with a health profile that identifies any potential health concerns, assesses your nutritional status and fitness and helps keep you on track to maintain optimal health.

The exam typically takes about two hours to complete. It begins with a questionnaire and includes a physician-directed physical, a lab panel that is likely more extensive than you would routinely obtain from your primary-care physician and tests that evaluate your heart, lungs and potential cancer risks. Nutritional intake, cardiovascular fitness, strength, flexibility, body composition and stress inventory are also tested. After completing your exam, you may participate in a personal-consultation session with a health educator to review the results. Your educator will make recommendations and suggestions specific to your unique health, fitness and nutritional status. Knowing what you need to do is essential to improving or maintaining your health.

Find a participating provider in your area by calling Health Dynamics at 866-443-0164, option 1.

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Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, you may call the AI Trust Fund Office at (800) 635-3105.

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 this Plan change, please contact the Trust Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.

NOTICE REGARDING WELLNESS PROGRAM

The Health Dynamics Program is a voluntary wellness program available to all participants and eligible spouses in the Automotive Industries Welfare Fund. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary questionnaire that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test that is likely more extensive than you would routinely obtain in order to determine certain health risks. You are not required to complete the questionnaire or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program will receive an incentive of a lower annual deductible. Although you are not required to complete the questionnaire or participate in the biometric screening, only employees who do so will receive lower deductible.

The information from your questionnaire and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Automotive Industries Welfare Fund may use aggregate information it collects to design a program based on identified health risks in the workplace, the Health Dynamics Program will never disclose any of your personal information either publicly, to the Fund or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to the Fund, your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is the Health Dynamics health educator in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your Fund records and personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any Fund benefit decision or employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Fund Office at (800) 635-3105.