

AUTOMOTIVE INDUSTRIES WELFARE FUND



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Date: September, 2022

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.

DEDUCTIBLE DECREASE EFFECTIVE JANUARY 1, 2023

We are pleased to tell you that the Board of Trustees have decided to lower the annual calendar year deductible for all Participants enrolled in a self-funded Plan Option for the 2023 calendar year. Depending on your Plan, for services received on or after January 1, 2023, your deductible will change as outlined in the chart below. If both you and your eligible spouse or registered domestic partner (if applicable) have a routine physical exam in 2023, your decreased deductible will continue during the 2024 calendar year! This is a great chance for you to identify any potential health concerns and to save you money. We encourage you to schedule your physical exam early in 2023 so you don't miss out on this opportunity.

Plan Option	Annual Calendar Year Deductible	2023 Calendar Year Deductible	2024 Deductible IF you and your Spouse/Registered Domestic Partner receive a physical exam in 2023	2024 Deductible IF you and your Spouse/Registered Domestic Partner do NOT receive a physical exam in 2023
Plan A	\$400/individual or \$800/family	\$200/individual, \$400/family	\$200/individual, \$400/family	\$400/individual or \$800/family
Plan B	\$1,000/individual or \$3,000/family	\$500/individual, \$1,500/family	\$500/individual, \$1,500/family	\$1,000/individual or \$3,000/family
Plan C	\$1,000/individual, \$2,000/family	\$500/individual, \$1,000/family	\$500/individual, \$1,000/family	\$1,000/individual, \$2,000/family

If both you and your spouse or registered domestic partner have not completed your physical exam by December 31, 2023, your individual and family deductibles will increase in 2024.

UCCI DENTAL HMO WILL BE CLOSED TO NEW ENROLLEES EFFECTIVE OCTOBER 1, 2022

Effective October 1, 2022, the UCCI Dental HMO Plan will be closed to any new enrollees. This decision will not impact any employees or dependents who are currently enrolled under the UCCI dental option.

HEALTH DYNAMICS PROGRAM TERMINATED MAY 1, 2022

The Board of Trustees decided to formally terminate the contract with Health Dynamics effective May 1, 2022. We don't believe this decision will impact our Participants as the program has been suspended for the past 2 years.

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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 Fund has 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 have a complete physical exam during Calendar Year 2023. You are not required to have this exam.

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 have the physical exam, only employees who do so will receive lower deductible in 2024.

The information from your physical exam will be used to provide you with information to help you understand your current health and potential risks.

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 Fund will never disclose any of your personal information either publicly, 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 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 Fund in order to provide you with your decreased deductible under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your 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 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.