

**NATIONAL IAM BENEFIT TRUST FUND
SUMMARY OF MATERIAL MODIFICATIONS**

July 2019

The following is a summary of changes to the National IAM Benefit Trust Fund's January 2018 Summary Plan Description ("Medical SPD") for Medical Plans A, A+, B and C. This Summary of Material Modifications ("SMM") supplements or modifies the information in your Medical SPD regarding the Plan. **Please keep this document with your copy of the January 2018 Medical SPD for future reference.**

1. Telehealth-related Modifications

- a. "Telehealth" is added within the Schedule of Benefits under the subheading "Other Medical Services" (for Medical) and "Mental Health Care" (for Behavioral Health)

Type of Service	Plan Pays In-Network	Plan Pays Out-of-Network
OTHER MEDICAL SERVICES		
Telehealth	100% after applicable office visit copay	NOT COVERED

Type of Service	Plan Pays In-Network	Plan Pays Out-of-Network
MENTAL HEALTH CARE		
Telehealth	100% after applicable office visit copay	NOT COVERED

- b. A new subsection entitled "Telehealth" is added within the section entitled "Areas of Limited Coverage" (before "TMJ Treatment") to read:

Telehealth is the delivery of health-related services and information via telecommunications technologies, including telephones, smartphones and personal computers, for virtual consultations. Cigna Telehealth Connection is a telemedicine program providing access to certain telehealth services as part of your medical plan through Cigna. It includes live appointments with board-certified doctors, via secure video or phone, who may diagnose and prescribe, when appropriate.

Telehealth is not intended to replace your Primary Care Physician (PCP). Telehealth is designed to handle minor, non-emergency medical issues for eligible employees and their covered dependents enrolled in a medical plan through Cigna. This program is accessible, 365 days a year, from most locations in the United States with an internet connection, or a US-based phone number that can receive a call back.

Covered employees and eligible dependents may access telehealth services from either Amwell or MDLIVE via:

a. Through the web:

Amwell: AmwellforCigna.com
Phone: 855.677.9722

MDLIVE: MDLIVEforCigna.com
Phone: 888.726.3171

b. Download the Amwell for Cigna App and MDLIVE for Cigna App to your smartphone or mobile device.

c. At myCigna.com

- Log into myCigna.com
- Select the Cigna Telehealth Connection
- Select either Amwell or MDLIVE

Telehealth services are subject to In-Network copayments for PCP Office Visits. Amwell and MDLIVE are only available for medical visits. For covered services related to mental health and substance abuse, employees have access to the Cigna Behavioral Health network of providers.

c. The section entitled “Exclusions” is amended to remove the following:

For Plans A/A+ & B:

44. Telephone, e-mail, and internet consultations, and telemedicine.

For Plan C;

45. Telephone, e-mail, and internet consultations, and telemedicine.

2. If You’re Not Able to Access an In-Network Provider - Plan C Only

The subsection entitled “If You’re Not Able to Access an In-Network Provider” which is in the Section entitled “Applicability of In-Network Benefit” (Page 26 of the SPD) previously provided in part as follows:

Except where benefits are specifically limited to in-network providers, if there are no Cigna Open Access Plus providers within a 25-mile radius of your home, benefits will be provided at the in-network level for any covered provider that is located within the 25-mile radius of your home, regardless of network participation of the provider.

As of March 14, 2018, if there are no Cigna Open Access Plus providers within a 25-mile radius of your home, benefits will be provided at the in-network level for true emergency medical services from any covered provider that is located within the 25-mile radius of your home, regardless of network participation of the provider.

Receipt of this notice does not constitute a determination of eligibility. If you wish to verify eligibility, or have questions about this notice, please contact the National IAM Benefit Trust Fund, Customer Service, at 800-457-3481.