

Lithographers & Photoengravers Local 285 Welfare Fund

911 Ridgebrook Road
Sparks, MD 21152-9451
Phone: (866) 559-6512
www.associated-admin.com

Summary of Material Modifications

The Board of Trustees of the Lithographers & Photoengravers Local 285 Welfare Fund (“Fund”) has adopted the following temporary changes to the Lithographers & Photoengravers Local 285 Welfare Plan. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

COVID-19 Testing

Effective March 18, 2020, the following services will be covered with no cost sharing (including deductibles, co-payments and co-premiums) and no requirement of prior authorization:

- diagnosis products for the detection or diagnosis of COVID-19 that are approved by the FDA, and the administration of such diagnostic products; and
- items and services furnished during health care provider office visits, urgent care visits, and emergency room visits that result in an order for, or administration of, a diagnosis product, but only to the extent that the item or service relates to the furnishing or administration of the diagnostic test or the evaluation of whether an individual needs a diagnostic test.

If you obtain COVID-19 testing at a provider or facility that is not affiliated with Kaiser Permanente, you may be required to pay the provider upfront for the testing services or items. If so, please request reimbursement by contacting Kaiser Member Services at (800) 777-7902 for a claim form, or contact the Fund Office. The claim will be covered as required under applicable federal law.

Coverage of these services will remain in effect through the period in which the last state of emergency is terminated either nationally or in the District of Columbia, Maryland or Virginia.

As a reminder, telehealth visits can be scheduled through <http://www.kp.org>. Kaiser has expanded its telehealth capabilities in response to the COVID-19 pandemic.

The COVID-19 Virus

The CDC advises the best way to prevent and contain COVID-19 is to avoid being exposed to this virus. To reduce the chances of illness, the CDC recommends everyday preventive actions that include washing your hands often with soap and water for at least 20 seconds, covering your cough or sneeze with a tissue and then throwing the tissue in the trash, staying home when sick and avoiding close contact with people who are sick. Please also follow the guidance of our federal, state and local officials to limit public gatherings and social interactions.

There is also no antiviral treatment recommended for COVID-19. CDC recommends that individuals who believe they might have contracted it to contact their healthcare provider to receive medically necessary care. They also suggest that you call ahead before you go to a doctor's office, urgent care center or emergency room and tell them about your recent travel and your symptoms. Cigna also provides a 24/7 toll-free Health Information Line (1-800-768-4695) where a nurse can help guide you towards the appropriate treatment.

More details and the most up-to-date evidence-based information is available at

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/>

Conclusion

The Trustees are continuing to monitor the COVID-19 situation will respond accordingly to ensure that the Fund can continue provide the healthcare and medication that participants and their beneficiaries require. As always, if you have any questions regarding this notice, or the benefits offered by the Fund, please feel free to contact the Fund Office.

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Summary of Material Modifications

In response to the ongoing COVID-19 pandemic and the resulting hardship and uncertainty that members may be facing, the Board of Trustees of the Lithographers & Photoengravers Local 285 Welfare Fund (“Fund”) has adopted the following temporary changes to the Lithographers & Photoengravers Local 285 Welfare Plan. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

Employee Contribution

During the months of April, May and June 2020, the Fund is waiving the employee portion of monthly premiums for active employees of all contributing employers for all levels of coverage. We recognize that deductions may have already been made for employee premiums for the month of April. You should receive a credit from your employer for such deductions. There is no reduction in the amount of monthly employer contributions.

Effective for coverage in July 2020, the employee portion of the monthly premiums will resume as listed on the 2020 Benefit Election form.

Continuation of Coverage

Coverage under the Fund will be extended through July 31, 2020 for any active employee (and his or her dependents) who would otherwise lose coverage during the month of April, May, June or July 2020 (ie, due to termination or layoff) at no cost to the employer or employee.

Note this extension of coverage does not affect employer obligations to remit contributions to the Fund for each month of covered employment, which are dictated by the terms of the applicable collective bargaining agreement. Also note that the Trustees reserve the right to modify this extension of coverage in response to changes in the law.

Please keep this Summary of Material Modifications with your Summary Plan Description. If you have any questions about the coverage provided under the Lithographers and Photoengravers Local 285 Welfare Fund, the Summary Plan Description, or these changes, please contact the Fund Office.

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August 2020

Summary of Material Modifications

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Employee Contribution

During the months of September and October 2020, the Fund is waiving the employee portion of the monthly premium for active employees of all contributing employers for all levels of coverage. There is no reduction in the amount of monthly employer contributions.

Effective for coverage in November 2020, the employee portion of the monthly premiums will resume as listed on the 2020 Benefit Election form.

Extension of Coverage

Coverage under the Fund will be extended through October 31, 2020 for any active employee (and his or her dependents) who would otherwise lose coverage during the months of April, May, June, July, August, September, or October 2020 (ie, due to termination or layoff) at no cost to the employer or employee. However, the extension of coverage for the months of August, September and October is not available to members who have obtained employment with a non-participating employer.

Note this extension of coverage does not affect employer obligations to remit contributions to the Fund for each month of covered employment, which are dictated by the terms of the applicable collective bargaining agreement. Also note that the Trustees reserve the right to modify this extension of coverage in response to changes in the law.

Please keep this Summary of Material Modifications with your Summary Plan Description. If you have any questions about the coverage provided under the Lithographers and Photoengravers Local 285 Welfare Fund, the Summary Plan Description, or these changes, please contact the Fund Office.

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December 2025

Summary of Material Modifications

(Change since your Summary Plan Description booklet was printed May 2019).

This insert is a Summary of Material Modifications (change) to your Summary Plan Description (SPD) booklet. Please keep this Insert with your booklet so you will have it when you need to refer to it. If there is any discrepancy between the terms of the Plan or any amendment and this Insert, the provisions of the Plan, as amended, will control.

I. Contributions for Last Month of Employment

Currently, monthly contributions (both employer contributions as well as employee contributions withheld from your pay) are owed for each month of your covered employment, including for the month in which you terminate employment with a participating employer. In accordance with the Fund's collections policy, contributions for your work in April, for example, must be remitted by your employer to the Fund by the 10th of the following month, May.

Effective January 1, 2026, monthly contributions (both employer contributions and employee contributions) will *not* be required for the month in which you terminate employment with a participating employer. Thus, for example, if you terminate employment with your employer in April, contributions for March, which must be remitted by your employer by April 10th will be the final month of contributions owed to the Fund.

II. Clarification on Participation

The Trustees have received inquiries about whether members may opt out of the Fund's coverage. The Fund's rules provide that members may *not* opt out of coverage under the Fund, except for members who are Bookbinders under certain collective bargaining agreements. All members who are Lithographers are required to participate in the Fund. This includes a) all covered employees at Kelly Press, and b) all covered employees who are Lithographers at Mosaic. If you are unsure whether you are a Lithographer or a Bookbinder, please contact the Fund Office.

This is not a change in Fund rules. This is only a clarification of the Fund's rules.

III. BOARD OF TRUSTEES

The Board of Trustees of the Fund consists of six members, three appointed by the PPPWU Local 285 and three appointed by the contributing Employers. The current Board of Trustees is:

UNION TRUSTEES

Mark Poole, Secretary
Pete Gragnani
Henderson Woodard

EMPLOYER TRUSTEES

Dave Ashton, Chair
David King
Tom Labadie

We suggest that you keep this Summary of Material Modifications with your Summary Plan Description. If you should have any questions about the coverage provided under the Fund, the Summary Plan Description, or these changes, please contact the Fund Office at (866) 559-6512.

Sincerely,

THE BOARD OF TRUSTEES