

**BAC LOCAL UNION 15 WELFARE FUND  
SUMMARY OF MATERIAL MODIFICATION**

To: All Eligible Participants  
Re: Virtual Therapy Benefit via SWORD HEALTH  
Date: May, 2024

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**Virtual Therapy Benefit**

Effective April 1, 2024, the Plan covers the Sword Health Virtual Therapy Benefit for certain Covered Persons who meet the eligibility criteria at NO COST. This is an In-Network Benefit through Sword Health only. The Sword Health Online Therapy Benefit is not available to Covered Persons in the Plan's MAPD program. To see if you qualify for virtual therapy through SWORD Health, you may contact SWORD Health through the SWORD Health Portal.

There are two treatment programs available through the Sword Health Virtual Therapy Benefit:

**Virtual Physical Therapy** – The Plan will provide virtual physical therapy to Covered Persons who qualify through the Fund's preferred musculoskeletal virtual provider SWORD Health at NO COST to the Covered Person. If qualified, the Covered Person will receive required monitoring equipment in the mail and will access their physical therapy sessions through a smart phone, computer or tablet. As mentioned above, there is no cost to the Covered Person and no annual visit limit for virtual physical therapy. Worker's compensation injuries are not covered under the Plan or this virtual program.

1. Enrollment.  
Participants will enroll through a dedicated online enrollment page through the SWORD website, to confirm eligibility.
2. Specialist.  
Enrolled Participants will be paired with a Specialist to support the Enrolled Participant throughout the Services.
3. Digital Therapist©, Mobile App, and Communications
  - a. Digital Therapist.
    - All Enrolled Participants shall receive a Digital Therapist© to assist Enrolled Participants to perform the Preventive Exercise Visits. The Digital Therapist© will provide video and audio descriptions of the exercises, as well as real-time biofeedback during exercise execution, helping Enrolled Participants to perform the Exercise Visits.
    - In order to access and use the Digital Therapist©, Enrolled Participants will be required to have wireless internet connection sufficient to support the provision of Services.
    - Enrolled Participants will be provided with replacement motion sensors and/or a tablet, to the extent the motion sensors or tablet fail or break, at no cost to the fund or the Enrolled Participant.

- Enrolled Participants will be asked to return the Digital Therapist upon completion of the program, or after an extended period of inactivity.
- b. Mobile App
  - Enrolled Participants will be asked to download the Mobile App to their smartphones and create a user profile.
  - Through the Mobile App, Enrolled Participants will receive educational articles on Musculoskeletal (MSK) health as well as behavioral advice to support wellness.
  - Enrolled Participants can communicate directly with their Specialist through the Mobile App.
  - In order to access and use the Mobile App, Participants will be required to have access to the latest iPhone iOS and/or Android smartphone operating systems.

**Sword Bloom Virtual Pelvic Therapy Benefit** – The Plan will provide the Sword Bloom digital solution designed to help certain female Covered Persons address their pelvic health needs. It combines the use of the Bloom intravaginal pressure sensor, called the Bloom Pod, the Bloom mobile app, and a licensed pelvic health specialist (“PHS”) to enable patients to engage in therapeutic exercises. Covered Persons must be 18 years of age or older to utilize Sword Bloom.

1. Enrollment.
  - Participants can use the dedicated online enrollment page through the SWORD website, to determine eligibility for Sword Bloom.
2. Meet with Specialist.
  - Enrolled Participants will be paired with a PHS to support the Enrolled Participant throughout the Services.
3. Bloom Kit, Mobile App, and Support
  - The Bloom Kit is shipped, including the Bloom Pod, which is paired with the Bloom App.
  - Enrolled Participants engage in a tailored pelvic therapy program from the comfort of their own home.
  - The PHS monitors the program and can communicate with Enrolled Participants through the Mobile App.

Please keep this notice with your Summary Plan Description booklet. If you have any questions regarding this change, please contact the Fund’s administrative office.

If you have any questions about these changes, please feel free to contact the Fund Office toll free at (833) 479-9428 or at (816) 777-2668.

Sincerely,

BOARD OF TRUSTEES  
BAC LOCAL UNION 15  
WELFARE FUND

**NOTICE: THIS IS A “GRANDFATHERED” GROUP HEALTH PLAN**

This group health Plan believes this coverage is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). The EBSA website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions or concerns about this notice, contact the Fund Office at BAC Local Union 15 Welfare Fund, P.O. Box 909500, Kansas City, MO 64190-9500; Telephone: (816) 777-2668 or toll free: (833) 479-9428.

Sincerely,

**Board of Trustees**