Construction & Metal Trades Divisions

The Steamfitters' Industry Fund Office

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THE STEAMFITTERS' INDUSTRY WELFARE FUND

IMPORTANT BENEFIT ANNOUNCEMENT REGARDING YOUR HEALTH COVERAGE

SUMMARY OF MATERIAL MODIFICATION TO THE SUMMARY PLAN DESCRIPTION (SPD)

This summary of material modification ("SMM") describes changes to the Steamfitters' Industry Welfare Fund and supplements the SPD. The effective date of each of these changes is indicated herein. You should read the SMM very carefully and retain this document with your copy of the SPD Document for future reference.

While every effort has been made to make this SMM as complete and accurate as possible, if any conflict should arise between this SMM and the Plan Document, the terms of the Plan Document will govern. If you have any questions about the SMM, please contact the Fund Office at the mailing address, telephone number or email address on the above letterhead.

❖ Dental Benefits

- Annual maximum benefits for non-orthodontic treatments increased to $4,000 *(effective January 1, 2019)*

- Lifetime Orthodontic Treatment maximum benefit per dependent child, for treatments beginning after January 1, 2019, increased to $4,000 *(effective January 1, 2019)*

❖ Medicare Advantage Plan (MAP)

• The Empire MediBlue Freedom PPO Plan will replace the Aetna Medicare Plan *(effective January 1, 2019)*

• The copay for outpatient services, including office visits, under the Empire MAP will be $20 *(effective January 1, 2019)*

❖ Hearing Aid Benefit

• The annual benefit increased to $2,000 *(effective January 1, 2018)*

• All applications must be accompanied by a letter from a physician or other state certified audiologist specifically attesting to the medical necessity of the hearing aid *(effective January 1, 2019)*

❖ Welfare Eligibility - Jury Duty Service

• A participant will receive 7 hours of credit per day towards eligibility for each day of documented jury duty service provided that no employer has contributed to the Fund on the participant's behalf for the same hours *(effective January 1, 2018)*

❖ Welfare Eligibility - Paid Family Leave

• A participant will be granted 7 hours of credit per day towards eligibility for each day of documented benefits received under the New York State Paid Family Leave Law. *(effective January 1, 2018)*

❖ Welfare Eligibility - Helpers

• This employee classification must meet normal eligibility requirements. Upon attainment of eligibility, single only coverage will be granted. There will be no contributions made to the Health Reimbursement Account. Any

hours worked by a Helper in covered employment will be credited to the participant if they become an apprentice. *(effective January 1, 2018)*

❖ Nondiscrimination

• In accordance with Section 1557 of the Patient Protection and Affordable Care Act (ACA) all benefits of the Fund will be in compliance with the nondiscrimination rules of the law which prohibits discrimination on the basis of race, color, national origin, sex, age or disability. In the processing of medical or hospital claims, each service provider shall utilize its policy and its exception process, its definition of medical necessity, its precertification and/or preauthorization policies and applicable claim timely filing limits. *(effective January 1, 2017)*

❖ Uniformed Services Employment and Reemployment Rights Act (USERRA)

• When a participant returns to work after receiving an honorable discharge, if applicable, that participant's full eligibility will be reinstated, upon proof of military service, on the day the participant returns to work with a participating employer for the quarter in which the participant returns to active employment provided the participant complies with the USERRA reporting time limits. In addition, a participant who meets all requirements and whose military service was for ninety (90) or more days, will be eligible for an additional two (2) calendar quarters of coverage. *(effective October 11, 2016)*

THE TRUSTEES OF THE
STEAMFITTERS' INDUSTRY WELFARE FUND

Co- Chairmen

Patrick Dolan, Jr. **Anthony R. Saporito**