



SHEET METAL WORKERS'
International Association • Local Union No. 73

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Welfare and Pension Funds

Notice of Plan Changes for Sheet Metal Workers' Local 73 Welfare Fund

July, 2017

We write to inform you of certain changes to all plans of benefits (collectively, the “Plan”) under the Sheet Metal Workers' Local 73 Welfare Fund, which have gone into effect July 1, 2017.

Effective July 1, 2017, expenses related to medical, surgical and prescription drug treatment for transsexual (sex change) procedures, coverage for complications related to those procedures, and coverage for transsexual counseling are no longer part of the Plan's general medical and behavioral health exclusions. Please note that the Plan's general requirements for coverage of any such procedures and treatments, including, for example, the Plan's medical necessity requirement, remain in place.

Statement of Grandfathered Status

The Board of Trustees of the Fund believes that the Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”), which means that the Plan existed when the Affordable Care Act was signed on March 23, 2010, and that certain basic health coverage that was already in effect when the law was passed can be preserved. However, as with all grandfathered health plans, the Plan must still comply with certain consumer protections in the Affordable Care Act (for example, the elimination of the Plan's lifetime maximum). Consequently, because the Plan is “grandfathered” and not required to adopt other changes required by the Affordable Care Act, the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans.

To find out more about what it means for a health plan to have grandfathered status and what might cause a plan to lose its grandfathered status, you may contact the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. The website includes a chart summarizing the protections that do and do not apply to grandfathered health plans. You can also contact the Fund Office for more information at 708-449-7373, ext. 3.

This notice, which serves as a Summary of Material Modifications, describes recent changes to the Sheet Metal Workers' Local 73 Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.