

**THE SHEET METAL WORKERS' LOCAL NO. 73 WELFARE FUND**  
**PLAN FOR RETIRED MEMBERS**  
**Notice of Benefit Improvements**

May 2019

Dear Retired Participant:

The Board of Trustees of the Sheet Metal Workers' Local No. 73 Welfare Fund Plan for Retired Members is pleased to announce a new benefit improvement.

**ENHANCED DENTAL BENEFIT**

We are pleased to announce the Plan is improving the dental benefit for all Retirees effective July 1, 2019. Under the new dental benefit design, the Plan will pay for services according to the following schedule:

	<b>Current Benefit</b>	<b>NEW Benefit Effective July 1, 2019</b>
Calendar Year Deductible (per person)	\$50	\$50
Preventive Services	45% coinsurance	80% coinsurance
Basic Services	40% coinsurance	60% coinsurance
Major Services	25% coinsurance	40% coinsurance
Dental Anesthesia	25% coinsurance	40% coinsurance
Calendar Year Maximum (per person)	\$1,500	\$1,500

To find an in-network dentist, visit [www.deltadental.com](http://www.deltadental.com) or call Delta Dental at 1-800-524-0149.

**Statement of Grandfathered Status**

The Board of Trustees believes that the Plan is a "grandfathered health plan" under the Affordable Care Act, which means that our Plan existed when the health care reform law was signed on March 23, 2010, and that we can preserve certain basic health coverage that was already in effect when the law was passed. However, as with all grandfathered health plans, we must still comply with certain consumer protections in the Affordable Care Act (for example, the elimination of the Plan's lifetime maximum). Consequently, because this Plan is "grandfathered" and not required to adopt other changes required by the Affordable Care Act, this 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](http://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.

## QUESTIONS?

We hope these enhancements to the Plan will provide even more value for you and your family. If you have any questions about these changes, please call a Customer Service Representative at 708-449-7373, ext. 3.

Sincerely,

*The Board of Trustees*

*This announcement serves as a Summary of Material Modifications (SMM) for the Sheet Metal Workers' Local No. 73 Welfare Fund Plan for Retired Members. 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. Please keep this SMM with your Summary Plan Description (SPD) for future reference.*

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