



**SHEET METAL WORKERS'**  
*International Association • Local Union No. 73*  
4530 Roosevelt Road | Hillside, Illinois 60162 | 708.449.7373 | FAX 708.449.7333

**SMACNA**  
GREATER CHICAGO

## **Welfare, Pension and Annuity Funds**

### **THE SHEET METAL WORKERS' LOCAL NO. 73 WELFARE FUND**

#### **PLAN A FOR ACTIVE MEMBERS**

#### **PLAN C (BARGAINED) FOR ACTIVE MEMBERS**

#### **PLAN C FOR STAFF**

### **Notice of Important Changes to the Plan**

July 2025

Dear Participant:

The Board of Trustees of the Sheet Metal Workers' Local No. 73 Welfare Fund (the "Fund") Plan A for Active Members ("Plan A"), the Plan C (Bargained) for Active Members ("Plan C (Bargained)"), and the Plan C for Staff ("Plan C Staff") (collectively, the "Plan") is providing this Notice to make you aware of certain benefit improvements and changes to the Plan. Please read this Notice carefully. The changes are effective as of the dates indicated below.

#### **Plan A, Plan C (Bargained) and Plan C for Staff Changes**

##### **NEW UNION TRUSTEE**

Effective July 1, 2024, Brian Mulheran replaced Michael Vittorio as a Union Trustee for the Fund.

##### **Plan A Change Only**

#### **DECLINING COVERAGE FOR YOUR DEPENDENT SPOUSE OR CHILDREN**

You may not decline enrollment for yourself. All eligible Employees and their Eligible Dependents are generally automatically enrolled in this Plan as soon as they meet the Plan's eligibility requirements.

However, effective January 1, 2025, you have the option to decline enrollment or drop coverage for your Dependents (i.e., your spouse and Children) because of other health insurance or group health plan coverage. If your Dependents lose eligibility for that other coverage (or if the employer stops contributing toward your Dependents' other coverage), you must request enrollment for your Dependents within the timeframes set forth below.

Special enrollment is allowed within 60 days after your Dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, special enrollment is allowed for newly acquired Dependents, including a new spouse, newborn child, newly adopted child, and child newly placed for adoption with the Employee. A Dependent eligible for special enrollment, including a spouse, birth child, child placed for adoption or adopted child, will become an eligible Participant on the date you acquire the Dependent. You must request special enrollment within thirty (30) days of the date you acquire the Dependent to receive coverage as of the date you acquire the Dependent.

Special enrollment rights also may exist in the following circumstances:

- If you or your Dependents experience a loss of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP) coverage and you request enrollment within 60 days after that coverage ends; or
- If you or your Dependents become eligible for a state premium assistance subsidy through Medicaid or a state CHIP with respect to coverage under this plan and you request enrollment within 60 days after the determination of eligibility for such assistance.

To request special enrollment or obtain more information, contact Patrick Ludvigsen, Fund Administrator at 708-449-7373.

## QUESTIONS?

If you have any questions about these changes or the information in this Notice, 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 A for Active Members, Plan C (Bargained) for Active Members, and Plan C for Staff. Full details are contained in the documents that establish the Plan's 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.*