

IRONWORKERS LOCAL 11
BENEFIT FUNDS & TRAINING FACILITY
BUILT ON TRUST, FOUNDED ON SERVICE



12 Edison Place, Springfield, NJ 07081

Ph(973) 376-7230 Fax(973) 376-2094

www.ironnj.com

SUMMARY OF MATERIAL MODIFICATIONS

Date: May 1, 2018

To: All Active and COBRA Participants of the Iron Workers Local 11 Welfare Fund and their covered dependents

From: The Board of Trustees

Re: **Plan Change Effective July 1, 2018 – In-Network Immunizations Coverage at zero cost share**

The Board of Trustees is pleased to announce that effective July 1, 2018, the Iron Workers Local 11 Welfare Fund will cover all In-Network Immunizations at zero cost share for all Active and COBRA Participants and their covered dependents. This coverage is based on the Centers for Disease Control and Prevention (CDC) schedules from infant to older adulthood, which is available on the CDC website by following this link <https://www.cdc.gov/vaccines/schedules/index.html>.

Statement of Grandfathered Status

The Iron Workers Local 11 Welfare Fund believes this Plan 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 preventive 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 Plan Administrator at 973-376-7230. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 866-444-3272 or <http://www.dol.gov/ebsa/healthreform/>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

ERISA Information

Plan Sponsor: Board of Trustees of the Iron Workers Local 11 Welfare Fund
Sponsor's EIN #: 226041517
Plan Number: 501

This announcement will serve as a Summary of Material Modifications to the Iron Workers Local 11 Welfare Fund. Its purpose is to inform you about important changes that will be made to the Welfare Fund effective July 1, 2018. You should keep this Summary of Material Modifications together with your Summary Plan Description at all times for an accurate description of your current Welfare Fund benefits.

This announcement highlights certain features of the Iron Workers Local 11 Welfare Fund. Full details are contained in the Summary Plan Description and other 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.